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STATE COMPENSATION INSURANCE FUND

STATE FUND MONTANA

POLICY SERVICES UNDERWRITING MANUAL

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JULY 1, 1993 EDITION

STATE FUND UNDERWRITING MANUAL

JULY 1, 1993

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GENERAL RULES

I. GENERAL

A. Underwriting

1. This manual of rules, classifications and rates governs the underwriting of workers' compensation and occupational disease insurance by the Montana State Compensation Insurance Fund (State Fund).
2. The general rules apply to and control the writing of all State Fund policies.

* **B. Effective Dates**

1. Rules and rates in this manual become effective at 12:01 a.m. on the date specified on the manual pages and supercede all previous rules and rates.
2. Changes in any rules will be designated by an asterisk (*).
3. Changes in classifications subsequent to May 7, 1993: effective on the date specified when the change is approved by the State Fund Board of Directors as indicated by a footnote designated by one or more asterisks.

II. DEFINITIONS

A. Workers' Compensation and Occupational Disease: The statutory obligation of an employer to provide benefits for employees under the Montana Workers' Compensation and Occupational Disease Acts (Title 39, Chapter 71, MCA and Title 39, Chapter 72, MCA).

B. State Compensation Insurance Fund (State Fund)

1. A state operated workers' compensation and occupational disease insurer.
2. Also known as Compensation Plan 3 under the Montana Workers' Compensation and Occupational Disease Acts.

C. Employer/Insured

1. A single legal entity, as further defined in 39-71-117(1), MCA, which may be an individual, partnership, private or public corporation, association, joint venture or other entity.
2. The entire operation of each separate legal entity shall be covered by a single policy.
3. A policy shall not be issued to cover only a portion of the employer's operation or employees.

D. **Risk:** The entire operation of one employer.

E. **Principal Business:** The business with the greatest amount of payroll, excluding standard exception or general exclusion operations.

F. **Secondary Business:** An undertaking or enterprise separate from the principal business of the insured.

G. **Pending Effective Date:** A conditional policy effective date determined by the date State Fund receives an approved application and all payroll reports and premiums from any previous coverage periods.

H. **Initial Deposit:** An amount, required to secure future premium payment, as further defined in Rule IV.

I. **Policy Period:**
1. The effective date is established on the date an approved application, all reports and premiums from any previous coverage periods and an initial deposit have been received.
2. Policies remain in effect continuously until cancelled (see Rule XI). Policy renewal is not required.

J. **Report Basis:** Time periods assigned for each employer to report employee earnings for premium purposes:
1. Monthly
2. Quarterly - January 1 - March 31
   April 1 - June 30
   July 1 - September 30
   October 1 - December 31
3. Semi Annual - January 1 - June 30
   July 1 - December 31

K. **Fiscal Year:** A 12-month period beginning July 1st and ending the following June 30th.

L. **Anniversary Date:** July 1st of each year.

M. **Anniversary Rating Date:**
1. The normal anniversary rating date for policies which qualify for experience modification is July 1st of each year.
2. If the policy carried a previous anniversary rating date of other than July 1st, the anniversary rating date will be changed to the next appropriate July 1st.

N. **Classification Code:** A description of operations involved in an employer's business identified by a code number and further defined in Rule VII.

O. **Payroll:** Total gross remuneration or earnings as further defined in Rule VIII and 39-71-123, MCA.

P. **Premium:** Manual, standard, modified, earned and minimum premium as further defined in Rule IX.

Q. **Claim Liability:** Estimated costs of medical and compensation benefits for each injury claim.

R. **Policy Margin:** Earned premium minus claim liability.

S. **Policy Loss Ratio:** Claim liability divided by earned premium.

III. LIMITS OF LIABILITY

A. State Fund assumes the entire liability of the insured to his employees under the Montana Workers' Compensation and Occupational Disease Acts.

B. State Fund does not defend any suits or actions for which it does not provide benefits under the Workers' Compensation or Occupational Disease Acts, including but not limited to tort or contract actions against the insureds.

C. A State Fund policy does not provide employer's liability insurance (Coverage B).

IV. INITIAL DEPOSIT

A. Definition and Purpose

1. An amount required to secure future premium payment.
2. Based on a percentage of estimated annual premium:
   * a. Monthly Report Basis - 25% of annual premium
   b. Quarterly Report Basis - 50% of annual premium
   c. Semiannual Report Basis - 75% of annual premium
3. Subject to a minimum and periodic adjustment.

B. Payment Establishes Coverage Effective Date

1. Coverage will become effective on the pending effective date provided the full initial deposit is received within 15 days after the billing date.
2. If payment is received from 16-60 days after the billing date, coverage will be effective the day full payment is received.
3. After 60 days, the pending coverage file is closed and a new application must be submitted.

C. Payment Methods

1. Cash, check or money order.
2. Subject to monetary limitations shown in the Rates and Miscellaneous Values:
   a. Certificate of Deposit, made payable to the insured and State Fund and accompanied by an Assignment Agreement.
   b. Surety Bond.

D. Payment With Dishonored Check: Coverage will be voided retroactive to the effective date.

E. Held Until Policy Cancellation

1. The initial deposit and any subsequent additional deposits are held in a separate account and may not be credited as premium during an active policy period.
2. When the policy is cancelled, all deposits are credited to final premium due and any remaining deposit amounts are refunded to the employer provided minimum premium has been paid during the policy period.
3. If the employer fails to submit payroll & premium report forms after cancellation, State Fund will retain the full deposit and may credit the deposit to premium based on estimated payroll. (see Rule VIII-C-2)

V. COVERAGES

A. COVERED EMPLOYMENTS (39-71-401(1), MCA)

1. Election
   a. An employer may request an application for coverage by mail, telephone or in person.
   b. Coverage will not be extended to any employer who has not submitted all payroll & premium reports and premiums for any prior coverage periods.
   c. All applications are subject to approval.
   d. The policy effective date is determined by the date the initial deposit is received. (See Rule IV-B)
2. Binder
   a. Coverage may be bound by establishing a pending effective date of 12:01 a.m. on the day following a telephone request or on any other future date.
   b. Coverage will become effective on the bound date provided the following requirements are met:
      i. all payroll & premium reports and premiums for any prior coverage periods have been received;
      ii. a completed application is received within 15 days of the request; or, if the employer requests the application, within 15 days of the date the application is mailed to the employer;
      iii. the application is approved; and
      iv. full payment of the initial deposit is received within 15 days of the billing date.

B. EXEMPTED EMPLOYMENTS (39-71-401(2), MCA) AND CORPORATE OFFICERS (39-71-401(4), MCA)

1. Election or Rejection
   a. An employer may request optional coverage endorsements or corporate officer rejections by mail, telephone or in person, at the time of application for covered employments (see Rule V-A) or at any time thereafter.
   b. All endorsements and rejections are subject to approval.
   c. The endorsement or rejection effective date will be:
      i. the policy effective date if the approved endorsement or rejection is received on or prior to the initial deposit billing due date (see Rule IV-B);

ii. the date the approved endorsement or rejection is received by mail, if that date is after the initial deposit billing due date;
iii. the day following the date the approved endorsement or rejection is received in person, if that date is after the initial deposit billing due date; or
iv. the pending effective date related to a binder. (See Rule V-B-2)

d. Approved endorsements and rejections remain in effect until the employer or the corporate officer request termination in writing or the policy is cancelled.

2. Binder
   a. Coverage for an exempted employment endorsement or rejection for a corporate officer may be bound by establishing a pending effective date of 12:01 a.m. on the day following a telephone request or on any other future date.
   b. Coverage or rejection will become effective on the bound date provided the following requirements are met:
      i. a completed endorsement or rejection is received within 15 days of the request; or, if the employer requests the endorsement or rejection, within 15 days of the date the endorsement or rejection is mailed to the employer; and
      ii. the endorsement or rejection is approved.

C. Assignment/Death

1. An insured may not assign its interest in a policy without the express written consent of State Fund.
2. If an insured dies during a policy period, the policy will extend to the insured's estate, provided State Fund receives written notice within 30 days after the death.

VI. POLICY FORMS

A. Application

1. Contains information submitted by the employer sufficient to establish underwriting costs, classifications and policy provisions.
2. All applications are subject to approval.
3. A new application is required if delinquent payroll & premium reports or premium, from a previous coverage period, are not received within 60 days of the date the new policy or re-enrollment application was received.

B. Policy

1. Contains general insuring agreements; excluded employments and risks; and conditions applicable to insureds.
2. Issued when coverage becomes effective.

C. Initial Deposit Statement

1. A billing specifying the deposit amount required to initiate coverage.
2. The coverage effective date for each employer is determined by the date State Fund receives the initial deposit. (see Rule IV.)

D. Coverage Declarations

1. Contains information specific to each insured: policy number, effective date, initial deposit amount, report basis, entity type, mailing address(es), business names and locations, elected optional coverages and coverage status of business owner(s).
2. Issued when coverage becomes effective and when above policy specifics, except address(es), change.

E. Classification and Code Schedule

1. Lists descriptions of all classification codes assigned the insured.
2. Issued when coverage becomes effective and when assigned classification codes change.

F. Endorsements

1. To elect coverage for excluded employments under 39-71-401(2), MCA.
2. To reject coverage for corporate officers under 39-71-401(4), MCA.
3. To elect participation in the medical deductible program as further defined in Rule IX-C.
4. All endorsements are subject to approval.

G. Application and Survey

1. To apply for participation in the construction industry premium credit program as further defined in Rule IX-E.
2. The application is subject to approval.

H. Payroll & Premium Reports

1. Provided to insured at the end of each reporting period (monthly, quarterly or semiannual).
2. Insured must report gross remuneration of all employees for which coverage is mandatory or elected (see Rule VIII.) and calculate premium (see Rule IX.).
3. Insured must submit calculated premium with each report.

VII. CLASSIFICATION PROCEDURE

A. General Explanation

1. The object of the classification system is to group employers into classifications so the rate for each classification reflects exposures common to those employers. This is generally accomplished by assigning one basic classification which best describes the business and includes all the various types of labor. It is the business which is classified, not the separate employments, occupations or operations within the business.

2. The "Classifications" section of this manual contains descriptions of each classification.
3. The "Numeric Sequence" section of this manual contains brief descriptions of each classification.
4. The "Rates and Miscellaneous Values" section of this manual contains manual rates for each classification.

B. Basic Classifications: Include all classifications in this manual, other than the Standard Exception classifications. (see Rule VII-D.)

C. Governing Classification: The classification, other than a standard exception, which produces the greatest amount of payroll.

D. Standard Exceptions

1. Some occupations common to many businesses are described by standard exception classifications:
   a. Clerical Office Employees - Code 8810 - are employees engaged exclusively in bookkeeping, record keeping, correspondence, or other office work where books and other records are kept or correspondence is conducted. This classification applies only to employees who work in areas physically separated from other operations by structural partitions and in which work of clerical office employees, as defined in this rule, is performed exclusively. If such an employee has any other duty, the total payroll of that employee shall be assigned to the highest rated classification of operations to which the employee is exposed.
   b. Drafting Employees - Code 8810 - are employees engaged exclusively in drafting and confined to office work. The entire payroll of any such employees exposed to any other operations shall be assigned to the highest rated classification of operations to which they are exposed.
   c. Drivers, Chauffeurs and Their Helpers - Code 7380 - are employees engaged in such duties on or in connection with a vehicle. This classification also includes garage employees and employees using bicycles in their operations.

      Vehicles Under Contract: If vehicles with drivers, chauffeurs or helpers are engaged under contract and the owner of such vehicles has not furnished evidence that the workers' compensation obligation has been insured, the total payroll of such drivers, chauffeurs or helpers shall be included as payroll of the insured employer which contracted for such vehicles. Such payroll shall be assigned to the classification applicable

in that risk to drivers. If that payroll cannot be obtained, 1/4 of the total contract price for the vehicles shall be considered as payroll of the drivers, chauffeurs or helpers. If the owner of a vehicle under contract also is a driver and is entitled to workers' compensation benefits and has not furnished evidence that such workers' compensation obligation has been insured, 1/4 of the contract price for that vehicle shall be included as payroll of the insured employer which contracted for the vehicle. When the contract price does not include the cost of fuel, maintenance, or other services provided to the owner-operator of a vehicle under contract, the value of such goods and services shall be added to the contract price before determining the 1/4 amount.

d. Salespersons, Collectors or Messengers - Outside - Code 8742 - are employees engaged in such duties away from the employer's premises. This classification shall not apply to employees who deliver merchandise. Employees who deliver merchandise shall be assigned to the classification applicable in that risk to drivers even though they also collect or sell. If they walk or use public transportation, they shall be assigned to the governing classification.

2. Standard exception classifications apply, even if the basic classification includes phrases such as "all employees" or "all operations", unless the basic classification specifically includes them.

E. General Inclusions

1. Some businesses include operations which would be classified separately if the operation were a separate business. When these operations are a part of the main business, they are included in the basic classification for that business:
   a. Aircraft travel by employees, other than members of the flying crew.
   b. Commissaries and restaurants for the insured's employees. Such operations shall be assigned to a separate classification if conducted in connection with construction, erection, lumbering or mining operations.
   c. Manufacture of containers such as bags, barrels, bottles, boxes, cans, cartons or packing cases by the employer for use in the operations insured by the policy.
   d. Hospitals or medical facilities operated by the insured for its employees.
   e. Maintenance or repair of the insured's buildings or equipment by the insured's employees.
   f. Printing or lithographing by the insured on its own products.
2. A general inclusion operation shall be separately classified only if:
   a. Such operation constitutes a separate and distinct business of the insured as provided in Rule VII-G below, or

b. It is specifically excluded by the classification wording, or
c. The principal business is described by a standard exception classification.

F. General Exclusions: Some businesses include unusual operations which are excluded from basic classifications and are classified separately, even if the basic classification includes phrases such as "all employees" or "all operations", unless specifically included in the basic classification:

1. Aircraft operation - all operations of the flying and ground crews.
2. New construction or alteration work by the insured's employees or contractors.
3. Sawmill operations - sawing logs into lumber by equipment such as circular carriage or band carriage saws, including operations incidental to the sawmill.
4. Commissaries and restaurants for the insured's employees if operated in connection with construction, erection, lumbering or mining operations.
5. Employer operated day care services.

G. Assignment of Classifications

1. Additional basic classifications
   a. A basic classification may require certain operations or employees to be separately rated. The additional classification must be assigned unless it is prohibited by wording of that classification or any other classification assigned to the policy.
   b. An additional basic classification shall be assigned for a secondary business if the following conditions exist:
      i. the secondary business is conducted as a separate undertaking or enterprise;
      ii. separate payroll records are maintained for each business;
      iii. each business is physically separated by structural partitions and is conducted without interchange of labor; and
      iv. assignment of the separate classification is not prohibited by wording of that classification or any other classification assigned to the policy.
   c. If the conditions in b. above do not exist:
      i. All employees shall be assigned to the classification applicable to the principal business if that classification carries a rate which is the same or higher than the rate of the secondary business classification.
      ii. The secondary business shall be assigned the classification which describes that business if the rate for that classification is higher than the rate of the principal business.

2. Classifications limited to separate businesses: Certain classifications are limited to separate and distinct businesses because they describe operations which frequently are integral parts of a business described by another classification.
3. Business not described by a manual classification: If there is no classification which specifically describes the business, the classification which most closely describes the business shall be assigned.
4. Principal or secondary business described by a Standard Exception Classification: All employees not included in the standard exception classification shall be assigned to the separate basic classification which most closely describes their operations.
5. Construction and Erection operations
   a. Each distinct type of construction or erection operation at a job or location shall be assigned to the classification which specifically describes such operation provided separate payroll records are maintained for each operation.
   b. Any such operation for which separate payroll records are not maintained shall be assigned to the highest rated classification which applies to the job or location where the operation is performed.
   c. A separate construction or erection classification shall not be assigned to any operation which is within the scope of another classification assigned to such job or location.
6. Mercantile business: A classification is determined separately for each store or dealer location.

H. Payroll Assignment - Multiple Classifications

1. Miscellaneous employees
   a. Payroll of employees who perform duties common to separately assigned classifications shall be assigned to the governing classification.
   b. Such employees include general superintendents, watch persons, maintenance or power plant employees, elevator operators, shipping or receiving clerks and yard workers.
2. Interchange of labor
   a. Some employees, who are not miscellaneous employees, may perform duties directly related to more than one classification.
   b. The entire payroll of employees who interchange shall be assigned to the highest rated classification representing any part of their work unless one of the exceptions for construction, erection, part-time aircraft or trucking as a secondary business apply as defined in Rule VIII-G.

I. Classification Wording

1. Headings: Words or phrases preceding a classification or a group of classifications apply to and are a part of each classification.
2. Notes: Notes following a classification or a group of classifications are part of the classification wording and control its use.
3. Common words and phrases: A number of words and phrases are used throughout this manual and have the following meanings:
   a. All Employees, All Other Employees, All Operations or All Operations to Completion. If a classification includes any of these phrases, no other classification shall be assigned (even though some operations or employees are at a separate location) unless:
      i. classification wording requires assignment of another classification,
      ii. a standard exception or general exclusion classification applies, or
      iii. an additional basic classification applies as defined in Rule VII-G-1.
   b. Clerical means clerical office employees and drafting employees as defined in Rule VII-D-1 a and b.
   c. Drivers means drivers, chauffeurs and their helpers as defined in Rule VII-D-1-c.
   d. Includes or &: If a classification contains "Includes" or "&", the operations or employees which are so designated shall not be assigned to a separate classification even though such operations or employees are described by another classification or are at a separate location.
   e. No or Not: A classification which includes a restrictive phrase beginning with "no" or "not" shall not apply to any risk which conducts any operation described in the restrictive phrase except for separate locations for:
      i. mercantile businesses, such as dealers or stores,
      ii. mining businesses, or
      iii. construction or erection operations.
   f. NOC means not otherwise classified. A classification designated "NOC" shall apply only if no other classification more specifically describes the insured business.
   g. Or: Or also means and.
   h. Salespersons means salespersons, collectors and messengers as defined in Rule VII-D-1-d.
   i. To Be Separately Rated: If a classification requires operations or employees "to be separately rated", all such operations or employees shall be separately classified subject to the conditions of Rule VII-G.

VIII. BASIS OF PREMIUM

A. Computation: Premium shall be computed on the total gross remuneration, earnings or payroll paid or payable by the insured for services of employees covered by the policy.

B. Payroll, Remuneration or Earnings

1. Definition: Money or substitutes for money.
2. Payroll, remuneration or earnings include:
   a. regular salary or wages,
   b. commissions,
   c. bonuses,
   d. extra pay for overtime worked (limited by Rule VIII-D),
   e. holiday, vacation or sick pay received,
   f. payments on any basis other than time worked, such as piece work, profit sharing, or incentive plans,
   g. employee expense payments or allowances other than those specifically excluded in Rule VIII-B-3-f,
   h. payments by the employer of amounts required by law to be paid by employees, such as social security, etc.,
   i. actual value of meals, lodging, rent or housing provided by the employer to employees as part of their pay,
   j. value of store certificates, merchandise, credits or any other substitute for money provided employees as part of their pay,
   k. tips or gratuities received by employees and documented for federal tax purposes, and
   l. employee contributions to insurance, retirement, pension, deferred compensation or cafeteria plans.
3. Payroll, remuneration or earnings exclude:
   a. employer contributions to employee group insurance or pension plans,
   b. special rewards for employee invention or discovery,
   c. tips or gratuities received by employees in excess of those documented for federal tax purposes,
   d. dismissal or severance payments except for time worked and accrued vacation or sick leave benefits,

e. vacation or sick leave benefits accrued by not paid,
f. employee expense reimbursements:
   i. payments made to reimburse employees for ordinary and necessary expenses incurred in the course and scope of employment, provided all four of the following conditions are met:
      (a) the amount of each employee's reimbursement is entered separately in the employer's records;
      (b) the employee could reasonably be expected to incur the expenses while conducting the business of the employer;
      (c) the reimbursement is not based on a percentage of the employees' wages nor is it deducted from wages; and
      (d) the reimbursement does not replace the customary wage for the occupation.
   ii. reimbursement methods:
      (a) meals and lodging:
         (i) actual expenses, supported by receipts; or
         (ii) a flat rate based on corresponding rates for state employees in accordance with Section 2-18-501, MCA (see Rates and Miscellaneous Values) unless, through documentation, the employer can substantiate a higher rate; or
         (iii) for drivers employed by a motor carrier with interstate operating authority, a flat daily rate for each calendar day worked in a travel status (see Rates and Miscellaneous Values).
      (b) mileage for a passenger vehicle provided by the employee:
         (i) actual expenses, supported by receipts; or
         (ii) a per mile rate not to exceed that allowed by the U.S. Internal Revenue Service for the preceding year (see Rates and Miscellaneous Values).
      (c) equipment, other than a passenger vehicle, at its reasonable rental value, subject to limitations (see Rates and Miscellaneous Values) for:
         (i) heavy equipment such as logging or semi trucks, bulldozers, etc.;
         (ii) chain saws and related timber falling expenses.

C. Estimated Payrolls

1. The employer shall provide an estimate of annual payroll on the application for calculation of deposit and estimated annual premium. The State Fund reserves the right to review and use previously reported payroll for estimation purposes.
2. State Fund may estimate payroll, based on information previously obtained from the insured, if the insured fails to report payroll as required.

D. Overtime

1. Definition: Hours worked at an increased pay rate
   a. work in any day or in any week in excess of the number of hours normally worked,
   b. hours worked in excess of 8 hours in any day or 40 hours in any week,
   c. work on Saturdays, Sundays or holidays, or
   d. hours worked in excess of the number specified in a guaranteed wage agreement.

   NOTE: Forms of incentive pay commonly referred to as "shift differential" or "premium pay" associated with working other than normal day shift hours during the standard work week are not to be considered overtime.

2. Exclusion of overtime payroll: Extra pay for overtime may be excluded from payroll as indicated below, provided the insured's books and records show overtime payments separately by employee and classification.
   a. if the records show separately the extra pay earned for overtime, the entire extra pay shall be excluded.
   b. if the records show the total pay earned for overtime (regular pay plus overtime pay) in one combined amount, 1/3 of this total pay shall be excluded. If double time is paid for overtime and the total pay for such overtime is recorded separately, 1/2 of the total pay for double time shall be excluded.

E. Corporate Officers

1. Definition: Officers of a private corporation elected or appointed in accordance with the charter and bylaws of the corporation.
2. Coverage requirements: All corporate officers who reside and work in Montana are covered unless:
   a. they qualify for exclusion under Department of Labor and Industry rules, and
   b. State Fund approves rejection forms submitted under 39-71-401(4), MCA.

3. Reporting requirements - covered officers: Actual earnings as described in Rule VIII-B, subject to a minimum and maximum **each fiscal year** (see Rates and Miscellaneous Values):
   a. Minimum: $500 per month.
   b. Maximum: one and one-half times the state's average weekly wage, rounded to the nearest $100.
4. Compensation benefits for job related injury - covered officers, based on:
   a. Actual earnings if actual earning are between the minimum and maximum.
   b. Reported minimum if actual earnings are less than the minimum.
   c. Reported maximum if actual earnings are more than the maximum.

F. Owners and Partners

1. Definition: The owner of a sole proprietorship or working members of a partnership.
2. Coverage requirements
   a. Sole proprietors and working members of a partnership are excluded from coverage under 39-71-401(2), MCA.
   b. Sole proprietors or working partners devoting full time to the business may elect to be covered as employees under 39-71-118(3), MCA. Such election is subject to approval under 39-71-401(2), MCA.
3. Reporting requirements - covered owners and partners: Assumed earnings elected in advance by the owner or partner, subject to a minimum and maximum. (see Rates and Miscellaneous Values):
   a. Minimum: $900 per month.
   b. Maximum: one and one-half times the state's average weekly wage.
4. Compensation benefits for job related injury - covered owners or partners: Based on elected assumed earnings:
   a. Maximum time-loss benefits are available if maximum assumed earnings are elected.
   b. Proportionately reduced time-loss benefits are available if assumed earnings of less than the maximum are elected.

G. Payroll Division: The entire payroll of each employee shall be assigned to the highest rated classification representing any part of his or her work and may not be divided between two or more classifications unless one of the following exceptions applies:

EXCEPTIONS:

1. Construction and Erection
   a. The payroll of an individual employee may be divided among construction and erection (divisible) manual classifications and other non-restricted basic manual classifications provided the entries on the original records of the insured disclose an allocation of each individual employee's payroll.
   b. An estimate or percentage allocation of payroll is not permitted.
   c. Divisible classification codes are identified:
      i. on the Classification and Code Schedule issued with the policy, and
      ii. by a 'Y' preceding the code number in the Numeric Sequence section of this manual.
   d. Codes 8810 and 8742 are not available for division of payroll.
2. Part-Time Aircraft Operation - Code 7421
   a. When the rate for an employee's normal classification is less than the rate for code 7421, payroll **must be divided,** with payroll for the duration of the entire trip being reported in code 7421.
   b. When the rate for an employee's normal classification is more than the rate for code 7421, payroll **may not be divided.**
   c. Code 8810 is not available for division of payroll.
3. Trucking as a secondary business
   a. When a trucking operation is conducted as a separate enterprise and secondary business, the payroll of an individual employee may be divided among non-restricted basic manual classifications provided the entries on the original records of the insured disclose an allocation of each individual employee's payroll.
   b. An estimate or percentage allocation of payroll is not permitted.
   c. Codes 8810 and 8742 are not available for division of payroll.
4. Any other payroll division exceptions must be specifically approved.

H. Uninsured Subcontractors: When an insured contracts work to another contractor or subcontractor who has not secured compensation insurance, the insured must pay premium on the entire contract price unless the written contract or other records detail labor versus other costs such as materials or other non-labor items.

IX. RATES AND PREMIUM

A. Manual Rate

1. A unit of premium for each $100 of payroll, shown opposite identifying class code numbers in the Rates and Miscellaneous Values section of this manual.

2. There are variable rates for each class code. Each fiscal year, an insured is assigned a rate category based on policy effective date, premium level in the most recent complete fiscal year, combined loss ratio of up to three of the most recent complete fiscal years and qualification for experience modification in the next fiscal year. The rate categories are:
   a. Preferred - the category with the lowest premium rate.
   b. Select - the category with the middle premium rate.
   c. Equitable - the category with the highest premium rate.
3. An insured may be placed in a category with a higher premium rate for reasons which include but are not limited to timeliness of payroll reporting and premium payment, a previous forced cancellation or insolvency, increased risk, refusal or failure to adequately implement or maintain a loss control program, work is primarily performed at locations other than the insured's principal job site or place of business and the insured does not have control over the job site or place of business, a history of preventable losses or a prior history with any insurer where the most recent experience modification factor is greater than 1.00.
4. A rate designated by the symbol "(a)" must be established by State Fund.

B. Manual Premium: Payroll, divided by 100, multiplied by the manual rate equals manual premium.

C. Modified Manual Premium: Manual premium may be modified by a factor derived from the Medical Deductible program.

1. Definition
   a. An elective program which allows an insured to pay a portion of the medical costs on each claim incurred during one fiscal year in exchange for a premium discount.
   b. Per claim deductibles are offered at these levels: $500, $1,000, $1,500, $2,000, and $2,500.
   c. The State Fund pays the medical benefits, then bills the insured for reimbursement up to the chosen deductible amount.
2. Qualification
   a. An insured must apply for the program prior to the beginning of the next fiscal year,
   b. have a policy effective date prior to the beginning of the most recent complete fiscal year,
   c. have annual premium which equals or exceeds the chosen deductible amount, and
   d. not have a poor premium payment history.
3. Calculation
   Manual premium multiplied by the medical deductible factor equals modified manual premium.

D. Standard Premium: Modified manual premium may be further modified by application of the mandatory Experience Modification program.

1. Definition
   a. A factor derived from an evaluation of payroll and accident experience in previous policy periods.
   b. Based on the formula of a national rating organization.
2. Qualification
   Sufficient manual premium in the most recent completed year or averaged over the previous two or three completed years. (see Rates and Miscellaneous Values)
3. Application
   a. The factor is normally applied on its effective date; however,
   b. any factor may be applied retroactively regardless of whether the factor increases or decreases the premium due. Reasons for retroactive application include:
      i. factors calculated late because of insufficient data or other reasons;
      ii. factors received to correct previously applied factors; or
      iii. factors recalculated due to an audit resulting in payroll and/or classification code changes.
   c. any factor revised by a national rating organization due to a misclassification identified through an inspection may be applied the same date as the classification changes are endorsed onto the policy.
   d. factors may be revised to include the experience of an acquired entity and applied to premium for reporting periods after the acquisition date.
4. Combined Entities
   a. Separate policies are combined for experience modification when common majority ownership of two or more entities exceeds 50%.
   b. Manual premium of the combinable entities is totalled to determine qualification.
   c. A single factor, based on total payroll and accident experience, is applied to all combinable policies.
5. Ownership Changes/Transfer of Experience: When ownership changes, prior experience will be transferred to the new owner unless each of the following conditions are met:
   a. 100% of the ownership changed or the collective ownership of all those having an interest both before and after the change was less than 33 1/3% before the change or less than 50% after the change;
   b. there is a change in operations sufficient to change the governing classification; and
   c. the process and hazard of the operations also changed.
6. Calculation
   Modified manual premium multiplied by the experience modification factor equals standard premium.

E. Modified Standard Premium: Standard premium may be further modified by application of factors derived from the Construction Industry Credit and/or Scheduled Rating Programs.

1. Definitions
   a. Construction Industry Credit
      An elective program to provide a premium credit for one fiscal year to insureds in the construction industry who pay their workers wages in excess of the following:
      i. The state's average weekly wage for a premium credit in fiscal years 1992, 1993, and 1994 (based on third calendar quarter survey periods in 1990, 1991, and 1992 respectively).
      ii. One and one-half times the state's average weekly wage for a premium credit in fiscal year 1995 and forward (based on third calendar quarter survey periods beginning in 1993).
   b. Scheduled Rating
      A factor developed by the State Fund to acknowledge certain characteristics of a risk.
2. Qualification
   a. Construction Industry Credit
      i. An insured must have an active policy effective on or before August 1 of the year preceding the fiscal year to which the factor will be applied, and the policy must remain active through the remainder of the survey period fiscal year;
      ii. apply for the program by submitting an application and survey form before November 1 of the year preceding the fiscal year to which the credit will be applied;
      iii. maintain accurate individual employee records of the total hours worked and payroll by class code during the July 1 through September 30 survey period and make those records available for verification and audit;
      iv. have paid an average hourly wage equal to or in excess of the following:
         (a) The state's average weekly wage for a premium credit in fiscal years 1992, 1993, and 1994 (based on third calendar quarter survey periods in 1990, 1991, and 1992 respectively).
         (b) One and one-half times the state's average weekly wage for a premium credit in fiscal year 1995 and forward (based on third calendar quarter survey periods beginning in 1993); and
      v. have at least 50% of the manual premium during the survey period attributable to one or more of the eligible construction codes.

b. Scheduled Rating
The State Fund may apply a scheduled rating factor to an insured for reasons which include, but are not limited to, the insured's history of losses, implementation or failure to adequately implement or maintain a loss control program and to acknowledge characteristics of a risk that are not reflected in its experience.

3. Calculation
Standard premium multiplied by the construction industry credit factor multiplied by the scheduled rating factor equals modified standard premium.

F. Earned Premium: Modified standard premium may be reduced by Volume Discount.

1. Definition
An annual (fiscal year - July 1st through June 30th) percentage reduction based on premium volume. (see Rates and Miscellaneous Values.)
2. Calculation
Modified standard premium minus volume discount equals earned premium.

G. Minimum Premium

1. An amount sufficient to cover the cost of administering each policy of insurance. (see Rates and Miscellaneous Values)
2. Charged for each policy period within each fiscal year (July 1st through June 30th) only if actual earned premium is less than the minimum and may not be prorated.

H. Final Premium: The greater of minimum or earned premium as described in F and G above.

I. Audit: The insured's books and records are subject to audit during the policy period and at reasonable times thereafter.

X. DIVIDENDS

A. Based on Loss Experience

1. After July first of each year, State Fund will determine its total loss experience for the prior fiscal year by comparing earned premium to administrative expenses and claim liabilities.

2. Claim liabilities include, but are not limited to, actuarially sound reserves for:
   a. medical and compensation on reported and unreported accidents
   b. catastrophe
   c. rate stabilization
   d. recovery of any unfunded liability for prior years
   e. other miscellaneous reserves recommended by State Fund's actuary.

B. Premium Excess

1. If total loss experience for the prior fiscal year shows an excess of earned premium over claim liabilities for all years and administrative expenses, the excess funds will be returned to qualified employers as a dividend subject to 39-71-2316, MCA.
2. Dividend percentage factors for the year will be based on total funds available for distribution, policy size and policy loss ratio.

XI. CANCELLATION

A. Ceased Operations

1. The employer must notify State Fund when it withdraws from business or ceases operations.
2. Cancellation will be effective on the date the employer withdraws from business or ceases operations.

B. Transfer Coverage to Another Carrier

1. Notice is required:
   a. from the employer; or
   b. a Notice of Issuance or Certificate of Insurance, filed with the Employment Relations Division of the Department of Labor and Industry, by the replacement carrier.
2. Cancellation will be effective on the date replacement coverage becomes effective.

C. No Employees For Which Coverage Is Required

1. The employer must notify State Fund when it no longer has workers for which coverage is required by Montana law. (see 39-71-401, MCA)
2. Cancellation will be effective on the date the employer notifies the State Fund there are no workers for which coverage is mandatory.

D. Change of Ownership or Sale of Business

1. The employer must notify State Fund of all changes in ownership of a privately owned business entity (sole proprietorship, partnership, corporation, etc.), whether the change is partial or total. Cancellation is dependent on the percentage of common majority ownership before and after the change.
2. Cancellation will be effective on the sale or change date if:
   a. 100% of the ownership changed; or
   b. collective ownership of all those having an interest, both before and after the change, was less than 33 1/3% before the change or less than 50% after the change.

EXCEPTION TO 1 AND 2 ABOVE:

When an ownership change takes place among immediate family members, the existing policy will **not** be cancelled but will be updated to reflect the new ownership. For purposes of this rule, members of an immediate family include spouse, father, mother, son, daughter, brother, sister, half-brother, half-sister, step-brother, step-sister, step-child, step-parent, grandchild and grandparent.

E. Forced

1. State Fund may cancel coverage for:
   a. failure to submit payroll & premium reports or pay premium or additional deposit by the due date,
   b. material misrepresentation,
   c. failure to cooperate in an audit,
   d. failure to reimburse for expended medical deductible amounts, or
   e. failure to comply with the Conditions contained in Section C of the policy.
2. Notice of intent to cancel must be mailed to the employer at least 30 days prior to the effective date of cancellation.

-A-

Abrasive Paper or Cloth Preparation **1860**
Paper or cloth mfg. to be separately rated.

Abrasive Wheel Mfg. & Drivers **1748**
Ore crushing or the mfg. of artificial abrasives to be separately rated.

Accounting Firm - Office and Outside **8742**
Includes accountants, CPAs, LPAs and office staff with duties outside the office.

Acetylene Gas Mfg. & Drivers **4635**
Includes tank charging

Acid Mfg. - Sulfuric, Hydrochloric or Nitric **4815**

Advertising Company & Drivers **9549**
Applicable to outdoor advertising companies selling space for advertising purposes and includes shop operations; the erection, painting, repair, maintenance or removal of signs; sign painting or lettering in or upon buildings or structures. Bill posting to be separately rated as 9545.

Agricultural Chemical Mfg. **4819**

Agricultural or Construction Machinery Mfg. **3507**

Aircraft Engine Mfg. **3826**

Aircraft Operation:

Aerial Application, Dusting, Spraying, Seeding, Herding, Scintillometer Surveying, Forest Fire Fighting:

Flying Crew **7420**

All Other Employees & Drivers **7423**

Air Carrier - Commuter:

Flying Crew **7431**

All Other Employees & Drivers **7423**

The two above classifications apply to commuter air carriers operating under Part 135 or Part 127 of the Federal Aviation Regulations, and which conduct at least five round trips per week between two or more points and publish flight schedules that specify the times and days of the week and places between which such flights are performed. Ticket sellers and information clerks away from airport locations to be separately rated as 8810 clerical.

Air Carrier - Scheduled or Supplemental:

Flying Crew 7405

All Other Employees & Drivers 7403

The two above classifications apply to scheduled or commercial air carriers, including cargo carriers, certificated as such and operating under Part 121 of the Federal Aviation Regulations. Ticket sellers and information clerks away from airport locations to be separately rated as 8810 clerical.

Airport Operator - All Employees & Drivers 7423

Ticket sellers or information clerks away from airport locations to be separately rated as 8810 clerical; members of flying crew to be separately rated under the appropriate aircraft operation classification.

Flight Testing of Aircraft by the Manufacturer:

Flying Crew 7422

Helicopter:

Flying Crew 7425

All Other Employees & Drivers 7423

All operation of helicopters licensed under approved type certificate shall be assigned to this classification except that helicopter operations qualifying for the application of 7405 aircraft operation - scheduled airlines or 7421 aircraft operation - transportation of personnel in conduct of employer's business shall be assigned to those classifications.

NOC:

Flying Crew 7422

All Other Employees & Drivers 7423

As respects aerial photography - mapping or survey work - the payroll of the ground laboratory employees shall be assigned to 4361 photographer. Ticket sellers and information clerks away from airport locations to be separately rated as 8810 clerical.

Patrol, Photography Other Than Mapping or Survey Work:

Flying Crew 7418

All Other Employees & Drivers 7423

As respects aerial photography other than mapping or survey work, the payroll of the ground laboratory employees shall be assigned to 4361 photographer.

Public Exhibition Involving Stunt Flying, Racing or Parachute Jumping:

Flying Crew **7420**

All Other Employees & Drivers **7423**

Sales or Service Agency: Taxi or Sight-seeing; Student Instruction:

Flying Crew **7422**

All Other Employees & Drivers **7423**

Transportation of Personnel in Conduct of Employer's Business:

Flying Crew **7421**
Applies to the transportation of personnel in conduct of the employer's business. Commercial aircraft operation to be separately rated.

Airplane Mfg. **3830**

Alcohol Mfg. - Grain - All Operations **2130**

Alcohol Mfg. - Wood - & Drivers **1472**

Aluminum Ware Mfg. - from Sheet Aluminum **3227**
Rolling mill or smelting to be separately rated.

Amusement Device Operator - Traveling - See "Carnival"

Amusement Device Operation NOC - Not Traveling - & Drivers **9180**
Includes ticket sellers or collectors and applies to the operation and maintenance of merry-go-rounds, swings, roller coasters and similar amusement devices not otherwise classified.

Amusement Park or Exhibition Operation & Drivers **9016**
Applies to the operation by owners or lessees and includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated.

The foregoing two classifications shall not apply to amusements, exhibitions or other operations separately classified in this Manual (such as bath houses, billiard halls, boat livery, bowling lanes, dance halls, garages, restaurants, retail stores, theaters) whether operated by owner or lessee of the exhibition or amusement park or through independent concession.

Analytical Chemist **4511**
Includes laboratory and outside employees. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4511 are conducted as a separate and distinct business.

Arms Mfg. NOC **3548**
Steel making, forging, shell mfg. or shell loading to be separately rated.

Arms Mfg. - Small Arms - .50 caliber or under **3574**
Cartridge mfg. or cartridge loading to be separately rated - see explosives.

Asbestos Goods Mfg. **1852**
Includes spinning or weaving

Asbestos Removal - Pipe & Boilerwork - & Drivers **5472**
Includes asbestos removal, replacement, repair, enclosure or encapsulation & drivers.

Asbestos Removal NOC - & Drivers **5473**
Includes asbestos removal, replacement, repair, enclosure or encapsulation & drivers. Asbestos removal in pipes or boilers to be separately rated as code 5472.

Asphalt or Tar Distilling or Refining & Drivers **4741**
Includes the mfg. of products obtained from the distilling or refining of tar or asphalt and the saturation of paper or felt with tar or asphalt. Felt or paper mfg. or coke burning to be separately rated. Chemical works or manufacturers of dyes or products used as explosives to be separately rated.

Asphalt Works & Drivers **1463**
Includes grinding, pulverizing or mixing asphalt. Digging, mining or quarrying to be separately rated.

Assaying **4511**
Includes laboratory and outside employees. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4511 are conducted as a separate and distinct business.

Asylum:

Professional Employees **8833**

All Other Employees & Drivers **9040**

Athletic Team or Park:

Contact Sports **9179**
Applies to players, coaches, managers or umpires and includes all players on salary list of insured, whether regularly played or not. Contact sports include football, hockey and roller derbies.

Non-Contact Sports **9178**
Applies to players, coaches, managers or umpires and includes all players on salary list of insured, whether regularly played or not. Non-contact sports include baseball and basketball.

Operation & Drivers **9182**
Applies to all employees other than players, coaches, managers or umpires.

Atomic Energy:

Project Work **9984**
All work, either construction or operation, performed for or under the direction of the Nuclear Regulatory Commission or any government agency may be rated on an individual risk basis.

Radiation Exposure NOC **9985**
Where operations involve research, manufacture, handling, transportation, use of or exposure to radioactive materials, and are not performed for or under the direction of the Nuclear Regulatory Commission or any government agency.

Exception: Where the radiation hazard involved arises from a reactor or is equivalent to the radiation hazard of a reactor, the rating provision of code 9984 will apply.

Attorney Firm - Office and Outside **8742**
Includes attorneys, lawyers and office staff with duties outside the office.

Auctioneers & Salespersons **8017**
Includes inside and outside salespersons, solicitors and appraisers. Not livestock sales stables.

Audio or Visual Recording Media Mfg. **4923**
Includes tapes or disks. Phonograph record mfg. to be separately rated as Code 4431.

Auditor, Accountant or Factory Cost or Office Systematizer - Traveling **8803**

Auditor - Insurance Company - Traveling **8803**
Includes auditing records of policyholders.

Automatic Screw Machine Products Mfg. **3145**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3145 are conducted as a separate and distinct business.

Automatic Sprinkler Head Mfg. **3634**

Automatic Sprinkler Installation & Drivers **5188**
Applies to automatic sprinklers intended for fire extinguishing purposes. Lawn sprinkler installation to be separately rated as Code 5183.

Automobile Accessories Stores - Retail - NOC - See "Stores"

Automobile, Bus, Truck or Trailer Body Mfg.:

Die Pressed Steel **3822**
Includes bus, truck or trailer body repair or service. Codes 3822 & 3808 automobile mfg. shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

NOC **3824**
Includes bus, truck or trailer body repair or service. Codes 3824 and 3808 automobile mfg. shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Painting **9505**

Upholstering **9522**

Automobile Body Repair - Metal **8393**
Applies to the repair of metal automobile bodies and includes upholstering and painting. Codes 8393, 3822 and 3824 automobile body mfg., 3808 automobile mfg., and 8380 automobile or truck repair shop shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Automobile or Truck Car Wash & Drivers **8380**
Includes incidental greasing, polishing and servicing. Codes 8380 and 8392 automobile storage garage, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Automobile Dismantling & Drivers **3821**
Includes salvage or junking of parts and store operations.

Automobile Engine Mfg. **3827**

Automobile Mfg. or Assembly **3808**

Automobile Radiator Mfg. **3807**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3807 are conducted as a separate and distinct business.

Automobile: Radio, Television, Video and Audio Equipment Installation, Service or Repair & Drivers **9516**
Includes shop or outside employees, incidental parts department employees, erection of antennae.

Automobile Rental Co.:

Garage Employees **8385**
Includes employees who check or change fluids, batteries, tires and clean or otherwise service automobile or garage equipment.

All Other Employees and Counter Personnel, Drivers **8002**

Automobile or Truck Repair Shop & Parts Department Employees, Drivers **8380**
Automobile salespersons to be separately rated as 8748.

Automobile or Truck Sales or Service Agency:

All Employees Except Sales **8380**
Includes parts department employees, delivery of automobiles and drivers.

Automobile or Truck Salespersons **8748**

Automobile or Truck Service Station & Drivers **8380**
Codes 8380 and 8392 automobile storage garage shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Automobile Storage Garage or Parking Station & Drivers **8392**

Automobile Wheel Mfg. - Metal - not cast **3803**

Automotive Lighting, Ignition or Starting Apparatus Mfg. NOC **3648**

Awning, Tent or Canvas Goods Erection, Removal or Repair - away from Shop - & Drivers **5102**

Awning or Tent Mfg. - Shop Only **2576**
The installation, removal or repair of awnings, tents or other canvas products away from the shop shall be classified as 5102 awning erection. Unless payroll records are accurately maintained showing the amount of payroll expended for shop work, the entire payroll shall be assigned to 5102 awning, tent or canvas goods erection.

-B-

Baby Carriage Mfg. **3865**

Bag Mfg. - Paper **4273**
Paper mfg. to be separately rated as 4239.

Bag Renovating **2578**
Applies to the renovating or repairing of cotton, burlap or gunny bags or sacks and includes sewing.

Bag or Sack Mfg. - Cloth **2578**
Applies to mfg. of cotton, burlap or gunny bags or sacks.

Bakery & Route Supervisors, Drivers **2003**

Baking Powder Mfg. **6504**
Not applicable to the mfg. of ingredients. Can mfg. to be separately rated as 3220.

Ball or Roller Bearing Mfg. **3638**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3638 are conducted as a separate and distinct business.

Bar, Lounge or Tavern **9079**
Includes musicians and entertainers. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 9079 are conducted as a separate and distinct business.

Barber Shop or Beauty Parlor **9586**

Barrel Assembly **2747**
Stock mfg. to be separately rated as 2741.

Barrel Stock Mfg. **2741**
Applies to the mfg. of heads, hoops or staves. Barrel assembly to be separately rated as 2747.

Bath House - Beach **9015**

Battery Mfg. - Dry **3642**

Battery Mfg. - Storage **3647**

Bean Sorting or Handling **8102**

Bed Spring or Wire Mattress Mfg. **3300**
Box spring mfg. to be separately rated as 2570.

Bedstead Mfg. or Assembly - Metal **3076**

Beer or Ale Dealer - Wholesale - & Drivers **7390**
Codes 7390 & 2121 brewery shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Bell Installation - Tower - & Drivers **9534**

Beverage Bottle or Can Recycling & Drivers **8264**

Bicycle Mfg. or Assembly **3865**

Bill Posting & Drivers **9545**
Erection or repair of signs by outdoor advertising companies to be separately rated as 9549; other than outdoor advertising companies, code 9552.

Billiard Hall **9089**
No bowling lanes. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 9089 are conducted as a separate and distinct business.

Billiard Table Mfg. & Installation **2883**

Blacksmith **3111**
Shall not be assigned to the a risk engaged in operations described by another classification unless the operations subject to 3111 are conducted as a separate and distinct business.

Blast Furnace Operation & Drivers **1438**
Includes maintenance and repair of furnaces or operations incidental to storage or handling of materials or product. Mining, slag excavation, quarrying, coke mfg. or the erection of furnaces to be separately rated.

Blasting Agents - Preparation or Distribution & Drivers **4777**
Includes distribution of high explosives. Blasting operations to be separately rated as 6217. No high explosives mfg.

Boat Building or Repair & Drivers **6834**
Applicable to the construction or repair of wood, metal, fiberglass or plastic yachts, motor boats, sailboats or rowboats not exceeding 150 feet in length overall and includes shop and yard work. Coverage under State Act Only.

Boat Building - Wood - NOC & Drivers **6811**
Includes shop and yard work. Coverage under State Act Only.

Boat Sales or Service Agency:

All Employees Except Sales **8380**
Includes parts department employees, delivery of boats and drivers.

Boat Salespersons **8748**

Boiler Inspection **8720**

Boiler Installation or Repair - Steam **3726**
Includes construction or repair of foundations.

Boilermaking **3620**

Boiler Scaling **3726**
Shall not be assigned at a single job or location to a risk engaged in operations described by another classification.

Bone or Ivory Goods Mfg. **4452**

Bookbinding **4307**

Boot or Shoe Mfg. - Rubber **4417**
Includes combined rubber and fabric boots or shoes.

Boot or Shoe Mfg. NOC **2660**

Boot or Shoe Pattern Mfg. **4282**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4282 are conducted as a separate and distinct business.

Bottle Dealer - Used - & Drivers **8264**
No collecting or handling of scrap iron or steel. Notwithstanding the basic manual definition of the word "no" this classification includes beverage bottle or can recycling. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to code 8264 are conducted as a separate and distinct business.

Bottling - not carbonated liquids or spirituous liquors - & Route Supervisors, Drivers **2156**
Includes sign erection or repair. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2156 are conducted as a separate and distinct business.

Bottling NOC & Route Supervisors, Drivers **2157**
Includes sign erection or repair.

Bowling Lane **9093**
Includes bowling lanes with billiard halls.

Box Mfg. - Cigar - Wood **2883**

Box Mfg. - Folding Paper NOC **4243**
Paper or paper board mfg. to be separately rated.

Box Mfg. - Set-Up Paper **4240**
Paper or paper board mfg. to be separately rated.

Box or Box Shook Mfg. **2759**

Braid or Fringe Mfg. **2380**

Brass or Copper Goods Mfg. **3315**

Breakfast Food Mfg. **2016**
Applicable to the mfg. of prepared foods only, and is not available to concerns engaged in cereal milling exclusively.

Brewery & Drivers **2121**
Includes distributing stations.

Brick or Clay Products Mfg. NOC & Drivers **4021**
Includes construction or reconstruction of sheds or kilns; clay, shale or sand digging; the mfg. of common, face, pressed or repressed building or paving bricks, sand-lime bricks, structural, fireproofing, drainage and roofing tiles, wall copings, glazed or unglazed sewer or drain pipes or conduits, or similar products. Underground mining or quarrying to be separately rated.

Brick Mfg. - Fire or Enameled - & Drivers **4024**
Applicable only to the mfg. of bricks from refractory clays with or without other refractory materials. Clay digging, mining or quarrying to be separately rated.

Bridge or Vehicular Tunnel Operation & Drivers **9019**
Includes all employees on approaches. Structural alterations or repairs or the painting of bridge structure to be separately rated.

Brush or Broom Assembly **2835**
No sawing, molding or turning of backs or handles.

Brush or Broom Handle Mfg. **2841**
Sawing, molding or turning of backs or handles only - no assembling.

Brush or Broom Mfg. NOC **2836**
Includes assembling and sawing, molding or turning of backs and handles.

Brush Removal - No Timber Cutting - & Drivers **6217**

Building Material Yard & Local Managers, Drivers **8204**
Applies to dealers in used or new and used building materials. Wrecking or salvaging operations to be separately rated.

Building Material Dealer - New Materials - & Local Managers, Drivers **8232**

Building or Roofing Paper or Felt Preparation - No Installation **4283**
Not applicable to asphalt or tar distillation or refining plants which include the saturating of paper or felt as a part of their operations. Paper or felt mfg. to be separately rated.

Building Raising or Moving & Drivers **5703**
Includes incidental shoring, removing or rebuilding of walls, foundations, columns or piers.

Buildings - Operation by Contractor **9014**
Includes window cleaning. Painting, maintenance or repair at any location where such contractor does not also perform janitorial services to be separately rated.

Buildings NOC - Operation by Owner or Lessee **9015**
Maintenance or repair work at any location where such owner or lessee does not also perform janitorial services, operation or maintenance of amusement devices to be separately rated. Not applicable to an owner or lessee of a building who occupies the major portion of the premises for mfg. or mercantile purposes.

Burglar and Fire Alarm, Intercommunication and Sound System Installation or Repair **7605**

Bus Co.:

Garage Employees **8385**

All Other Employees & Drivers **7382**

Butchering - See "Slaughtering"

Butter or Cheese Mfg. & Route Supervisors, Drivers **2070**

Butter Substitute Mfg. **4717**
Codes 4717 & 2089 packing house shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Button or Fastener Mfg. - Metal **3131**

Button Mfg. NOC **4484**

- C -

Cabinet Mfg. for Audio or Visual Device **2883**
Includes installation of components.

Cabinet Works - With Power Machinery **2812**

Cabinet Works - No Power Woodworking Machinery - **2881**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2881 are conducted as a separate and distinct business.

Cable Installation in Conduits or Subways & Drivers **5190**
Conduit construction to be separately rated as 6325.

Cable Mfg. - Insulated Electrical Cable **4470**
Wire Drawing to be separately rated as 1924 or 3241.

Cable Mfg. or Wire Drawing - Not Iron or Steel **1924**

Cable or Wire Rope Mfg. - Iron or Steel - no wire drawing **3240**
Mfg. of insulated electrical cable to be separately rated as 4470.

Caisson Work - Pneumatic - All Operations to Completion **6252**
Includes all employees working under air pressure and all others engaged in or upon the caisson or the apparatus connected therewith, pile driving, excavation, masonry or concrete work.

Caisson Work - Not Pneumatic - All Operations to Completion **6252**
Includes pile driving, excavation, masonry or concrete work up to completion of substructure only.

Calcium Carbide Mfg. & Drivers **1438**

Camp Operation - Recreational or Educational - & Clerical **9015**

Can Mfg. **3220**

Candle Mfg. **4557**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4557 are conducted as a separate and distinct business.

Cannery NOC **2111**
Can mfg. to be separately rated as 3220.

Canning or Bottling of Carbonated Beverages - See "Carbonated Beverage Mfg. NOC" or "Bottling NOC".

Canvas Goods Mfg. NOC - Shop Only **2576**
Not applicable to the installation, removal or repair of awnings, tents or other canvas products away from the shop. Such operations shall be classified as 5102 awning, tent or canvas goods erection. Unless payroll records are accurately maintained showing the amount of payroll expended for shop work, the entire payroll shall be assigned to 5102 awning, tent or canvas goods erection.

Car Mfg. - Railroad - & Drivers **3881**

Car Wheel Mfg. - Railroad **3082**

Carbon Paper or Typewriter Ribbon Mfg. **4251**
Paper mfg. to be separately rated as 4239.

Carbonated Beverage Mfg. NOC & Route Supervisors, Drivers **2157**
Includes sign erection or repair.

Carbonic Acid Gas Mfg. & Drivers **4635**
Includes tank charging.

Carburetor Mfg. **3581**

Carnival, Circus or Amusement Device Operator - Traveling - All Employees & Drivers **9186**

Carpentry - Detached one or two family dwellings and garages in connection therewith ... **5645**

Carpentry - Dwelling - three stories or less and garages in connection therewith **5651**
Applicable only to buildings designed for multiple dwelling occupancy. Carpentry in the construction of detached private dwellings for occupancy by one or two families to be separately rated as 5645 carpentry.

Carpentry - Installation of cabinet work or interior trim **5437**
Not applicable to contractors engaged in any other carpentry operations at the same job or location.

Carpentry - Installation of parquet or finished wooden flooring **5437**
Not applicable to contractors engaged in any other carpentry operations at the same job or location.

Carpentry - Shop only - & Drivers **2802**
Codes 2802 & 2731 planing or molding mill shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Commercial lumber yards, building material dealers or fuel and material dealers to be separately rated. Where a risk deals in any lumber or building materials or in any fuel and materials in addition to performing carpentry shop operations, all yard operations, including all drivers, shall be rated in the appropriate yard classification, 8232.

Carpentry - Commercial - NOC **5403**
Applies to all types of commercial or public buildings - not residences.

Carpet Installation **9521**

Carpet, Rug or Upholstery Cleaning - Shop or Outside - & Drivers **2585**

Carpet or Rug Mfg. - Jute or Hemp **2220**

Carpet or Rug Mfg. NOC **2402**

Carriage or Wagon Mfg. or Assembly **3808**
Baby carriage mfg. to be separately rated as 3865.

Carrier System - Pneumatic - Installation or Repair & Drivers **5183**
Applies to work inside of buildings. Installation of freight carrier systems rated as 3724 millwright work.

Cash Register Mfg. **3574**

Caterer **9079**

Cathedral or Art Glass Window Mfg. **4133**
Includes glass mfg.

Cattle Dealer - Not operating farms or ranches - & Salespersons, Drivers **8288**

Ceiling Installation - Suspended Acoustical Grid Type **5020**
Insulation work to be separately rated.

Cement Mfg. **1701**
Excavation or digging, dredging, mining or quarrying to be separately rated.

Cemetery Operation & Drivers **9220**

Chain Mfg. - Forged Chains **3110**

Charcoal Mfg. - Including Distillation & Drivers **1472**

Charitable or Welfare Organization - All Operations & Drivers **8837**
Includes stores and collecting, conditioning and resale of used donated articles of household type.

Chauffeurs - See "Drivers"

Chemical and Dyestuff **4803**

Chemical and Dyestuff Rating Plan **4815**

Chemical Mfg. - non-hazardous process **4823**

Chewing Gum Mfg. **2041**

Chimney Construction - Not Metal **5222**
Applies to stone, brick or concrete and includes foundations, guniting and lining operations.

Chocolate or Cocoa Mfg. - from cocoa beans **2041**

Christmas Tree Farm & Drivers **0131**
Includes tree planting, grooming, cultivating and harvesting operations. Cutting Christmas trees under contract to be separately rated.

Cigar Mfg. **2177**

Cigarette Mfg. **2172**

Circus - Traveling - See "Carnival"

City Employees - See "Municipal"

Claim Adjusters or Special Agents - Insurance Company - Office and Outside **8742**

Clay or Shale Digging & Drivers **4000**
Includes construction, repair and maintenance of all buildings, structures or equipment and installation of machinery. No canal, sewer or cellar excavation or underground mining.

Clay Products or Brick Mfg. NOC & Drivers **4021**
Includes construction or reconstruction of sheds or kilns; clay, shale or sand digging; the mfg. of common, face, pressed or repressed building or paving bricks; sand-lime bricks, structural, fireproofing, drainage and roofing tiles, wall copings, glazed or unglazed sewer or drain pipes or conduits, or similar products. Underground mining or quarrying to be separately rated.

Cleaning or Dyeing & Route Supervisors, Drivers **2586**
Includes repairing or pressing. Not textile piece goods. Collecting or distributing stores, no cleaning or dyeing at the same location, to be rated as 8017 - store - retail - NOC.

Cleaning or Renovating Outside Surfaces of Buildings & Drivers **5213**

Clerical Employees - Office & Outside **8742**
Applies to office staff with duties outside the office such as banking and postal trips. Delivery of merchandise to be separately classified to Code 7380; office employees engaged wholly in office work and having no other duties of any nature in or about the employer's premises to be separately classified to Code 8810. If any clerical employee - office & outside is exposed to any operative hazard of the business, the employee's entire payroll shall be assigned to the highest rated classification of work to which the employee is exposed.

Clerical Office Employees NOC 8810
Clerical Office Employees are defined as those employees whose duties are confined to keeping the books or records of the insured, performing duties as office draft persons, conducting correspondence, or who are engaged wholly in office work where such books or records are kept or where such correspondence is conducted, having no other duty of any nature in or about the employer's premises. If any clerical office employee is exposed to any operative hazard of the business, the employee's entire payroll shall be assigned to the highest rated classification of work to which the employee is exposed.

The classification shall be applied only to persons as herein described who are employed exclusively in separate buildings or on separate floors of buildings or in departments on such floors which are separated from all other work places of the employer by structural partitions and within which no work is performed other than clerical office duties as defined in these paragraphs.

Clippings Dealer & Drivers 8103
Applies to a dealer in new textile fabrics only. Not rag or paper stock dealers. Dealers in used fabrics to be rated as 8264.

Clock Mfg. 3385

Cloth Printing 2417
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2417 are conducted as a separate and distinct business.

Clothing Mfg. 2501

Club - Country, Golf, Fishing or Yachting - & Clerical 9060

Club NOC & Clerical 9061

Club - Riding - & Drivers 8279

Club - Shooting & Drivers 9180

Coal Billet or Briquet Mfg. & Drivers 1463
Mfg. of by-products to be separately rated.

Coal Merchant & Local Managers, Drivers 8233

Coal Mining - Surface Auger - & Drivers 1009
Includes stripping or other preliminary work; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.

Coal Mining - Surface - no shafts, slopes, tunnels or drifts - & Drivers 1005
Includes stripping or other preliminary work; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.

Coal Mining - Underground - & Drivers **1016**
Codes 1016 & 1009, coal mining - surface auger, or 1005, coal mining - surface, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Coffee Cleaning, Roasting or Grinding **6504**

Coffer-Dam Work - Not Pneumatic - All Operations to Completion **6252**
Includes pile driving, excavation, masonry or concrete work up to completion of substructure only.

Coffin or Casket Mfg. or Assembly - Metal **3076**

Coffin or Casket Mfg. or Assembly - Wood **2881**
Includes the mfg. of metal fittings.

Coffin or Casket Upholstering & Burial Garment Mfg. **9522**

Coke Mfg. & Drivers **1470**
Applies to beehive or by-product oven methods.

Cold Storage Locker Operation - Frozen Foods - & Drivers **8031**
Includes incidental preparation of meats and produce. Slaughtering to be separately rated as 2081.

Collar Mfg. **2501**

College or School:

Professional Employees & Clerical **8868**

All Other Employees & Drivers **9101**

Apprenticeship Trainees **9100**

Color Grinding, Blending or Testing **4558**
Applies to operations involving dry materials with no handling of flammable, poisonous, caustic, corrosive or oxidizing materials. Not applicable to the mfg. of ingredients. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4558 are conducted as a separate and distinct business.

Commissary Work:

Restaurant Employees **9079**

All Other Employees & Salespersons, Drivers **9052**

Community Service Workers 9427*
Applies only to a person who is placed by a governmentally funded entity and performs community service for a non-profit organization or government entity under a court order or an order from a hearings officer as a result of probation or parole violation.

Computer Chip Mfg. 4150

Computer Device Installation, Inspection, Service or Repair 5191
Includes shop operations. Computer mfg. to be separately rated.

Computer System Designers or Programmers:

Exclusively Office 8810

Traveling 8803

Computing, Recording or Office Machine Mfg. NOC 3574

Concrete Construction:
All operations including making and erecting forms, placing re-inforcing steel, pouring concrete and stripping forms, whether done by concrete contractors or by specialist contractors, shall be assigned to the appropriate concrete classification.

Concrete Construction in Connection with Bridges or Culverts 5222
Applies only when clearance is more than 10 feet at any point or entire distance between terminal abutments exceeds 20 feet. Includes making, setting up or taking down forms, scaffolds, false work or concrete distributing apparatus; the mfg. of concrete piles at the job location; placing reinforcing steel and the pouring of concrete into hollow steel piles. Excavation, pile driving, all work in tunnels, subways, caissons or coffer-dams to be separately rated.

Concrete Construction NOC 5213
Includes foundations or the making, setting up or taking down forms, scaffolds, false work or concrete distributing apparatus and placing reinforcing steel. Excavation, pile driving, all work in sewers, tunnels, subways, caissons or coffer-dams to be separately rated. Codes 5222, concrete construction in connection with bridges and culverts, and 5506 and 5507, street or road construction, shall not be assigned at the same job or location to which code 5213 applies.

Concrete or Cement Distributing Towers - Installation, Repair or Removal - & Drivers 9529
Not applicable to contractors who erect, repair or remove concrete or cement distributing towers as an incidental part of their construction work. When so performed such operations shall be included in the classification with which the work is associated.

Concrete or Cement Work - Floors, Driveways, Yards or Sidewalks - & Drivers 5221
Includes making and erecting forms, placing reinforcing steel, pouring concrete and stripping forms. Codes 5215, concrete work incidental to the construction of private residences, and 5222, concrete construction in connection with bridges and culverts, shall not be assigned at the same job or location to which code 5221 applies. Self-bearing floors, airport runways, warming aprons, street or road construction to be separately rated.

*** Approved by the Board of Directors 6/25/93; Effective 7/1/93**

Concrete Products Mfg. - Shop or Yard work only - & Drivers **4034**
Includes the mfg. of concrete blocks, bricks, poles, piles, beams, sewer pipes, tile or similar products, and may be applied only when the operations described are conducted as a commercial enterprise at a permanent location. It is not available when the work is done at the place where construction operations are carried on or for any plant established or operated in connection with construction work.

Concrete Ready-Mix for Construction:

Supply of concrete for construction work by the insured:

Yard employees engaged in mixing concrete prior to transit or loading trucks with ingredients to be mixed during transit **8227**

Drivers **7380**
In connection with work which includes drivers such as street or road construction, the appropriate classification shall apply instead of 7380.

Concrete Ready-Mix Dealer:

Supply of concrete for construction work by independent contractor:

Materials owned by the insured during transit:

Yard Employees & Drivers **8232**
Includes all operations incidental to the pre-mixing of the concrete or the loading of ingredients into trucks which will mix during transit and trucking to location.

Materials not owned by the insured either in storage or in transit:

Trucking NOC **7219**
Includes all operations incidental to loading of trucks and delivery of concrete.

Concrete Work Incidental to the Construction of private residences **5215**
Includes making and erecting forms, placing reinforcing steel, pouring concrete and stripping forms. Applies only to concrete work incidental to the construction of buildings designed primarily for dwelling occupancy by one or two families and includes garages in connection therewith. No monolithic concrete building construction.

Conduit Construction - for Cables or Wires - & Drivers **6325**

Confection Machine Mfg. **3559**

Confection Mfg. **2041**

Construction or Agricultural Machinery Mfg. **3507**

Contractor - Executive Supervisor **5606**
Applies to supervision of construction or erection exercised through superintendents or foremen, not directly. Superintendents or foremen in charge of construction or erection work, watchmen, timekeepers or cleaners shall be assigned to the governing classification. Code 5606 is not available for division of a single employee's payroll with any other classification.

Contractor - Executive Owner, Officer or Supt. **5605**
Applies only to clerical or administrative office duties of executive owners, officers or superintendents in the construction industry. These duties include drafting, bid preparation, bookkeeping, correspondence and other similar functions carried out exclusively in an office located away from any construction site. If the executive owner, officer or superintendent has any other duties, that payroll must be reported separately in the appropriate construction class codes.

Contractors' Machinery Dealer - Store or Yard - & Drivers **8107**
Operations away from premises, other than demonstration or repair, to be separately rated.

Contractors' Permanent Yard **8227**
Applicable only to a permanent yard maintained by a construction or erection contractor for the storage of material or the storage and maintenance of equipment. Not available when located at the site of construction operations. Mill operations or fabrication to be separately rated.

Convalescent or Nursing Home - All Employees **8829**

Cooperage Assembly **2747**
Stock mfg. to be separately rated as 2741.

Cooperage Stock Mfg. **2741**
Applies to mfg. of heads, hoops or staves. Cooperage assembly to be separately rated as 2747.

Coppersmith - Shop **3066**

Cord or Twine Mfg. - Cotton **2220**

Cordage, Rope or Twine Mfg. NOC **2220**

Corn Products Mfg. **4703**

Corrugated or Fiber Board Container Mfg. **4244**
Includes corrugating or laminating of paper. Paper or paper board mfg. to be separately rated.

Cotton Batting, Wadding or Waste Mfg. **2211**

Cotton Compressing & Drivers **0400**
Includes incidental warehouses. Codes 0400 and 0401, cotton gin, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Cotton Gin Operation & Local Managers, Drivers **0401**
Applies during both ginning and dormant seasons. Includes installation or repair of equipment, yard workers, weighers, seed or fuel haulers.

Cotton Merchant & Drivers **8103**
Includes warehouse or yard employees.

Cotton Spinning and Weaving **2220**

Cotton Storage & Drivers **8103**
Applies to baled cotton. Includes warehouse or yard employees.

Cottonseed Oil Mfg. - Mechanical - & Drivers **4670**
Applies during both active and dormant seasons. Includes installation or repair of equipment, yard workers, weighers, seed or fuel haulers.

Cottonseed Oil Mfg. - Solvent - & Drivers **4670**
Applies during both active and dormant seasons. Includes installation or repair of equipment, yard workers, weighers, seed or fuel haulers.

Cottonseed Oil Refining **4683**
Cottonseed oil mfg. to be separately rated as 4670.

County Employees - See "Municipal"

Cracker Mfg. **2001**

Crayon, Pencil or Penholder Mfg. **2942**

Creamery & Route Supervisors, Drivers **2070**
Includes the mfg. of butter or cheese. Ice cream mfg. to be separately rated as 2039.

Crematory Operation & Drivers **9620**

Creosote Mfg. - from wood tar - & Drivers **1472**

Cutlery Mfg. NOC **3122**

- D -

Dam or Lock Construction:

Concrete Work - All Operations & Drivers **6017**
Includes work on foundations, or the making, setting up or taking down of forms, scaffolds, false work or concrete distributing apparatus and placing reinforcing steel. With respect to non-pneumatic caisson or non-pneumatic coffer-dam operations, the appropriate caisson or coffer-dam classification shall apply only to the construction, maintenance or removal of the caisson or coffer-dam. Excavation, pile driving, shaft sinking, tunneling, caisson or coffer-dam work to be separately rated.

Earth Moving or Placing - All Operations & Drivers **6018**
Includes excavation, borrowing, filling, back-filling or grading. With respect to non-pneumatic caisson or non-pneumatic coffer-dam operations, the appropriate caisson or coffer-dam classification shall apply to the construction, maintenance or removal of the caisson or coffer-dam. Mass rock excavation, pile driving, shaft sinking, tunneling, caisson or coffer-dam work to be separately rated.

Timber Cutting & Removal & Drivers **2702**
Includes incidental brush cutting and removal.

Dance Hall - All Operations **9079**

Decorating & Drivers **5102**
Applies to interior or exterior work, including the hanging of flags or bunting for conventions or celebrations.

Dental Laboratory **4692**

Dentist Office or Clinic - Professional Employees **8832**
Employees engaged exclusively in the maintenance of premises used for insured's professional purposes only shall be assigned to 9040-2 hospitals: All other employees.

Detective or Patrol Agency & Drivers **7720**

Detinning **3372**
Includes incidental mfg. of tin or tin compounds.

Dextrine Mfg. **4703**

Diamond Cutting or Polishing **8013**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8013 are conducted as a separate and distinct business.

Diaper Service or Infant's Apparel Laundry & Route Supervisors, Drivers **2585**

Die Casting Mfg. **1925**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 1925 are conducted as a separate and distinct business.

Dike or Revetment Construction & Drivers **6005**
Applies to river work and includes all operations to completion. Pile driving to be separately rated as 6003.

Dismantling - See "Wrecking"

Distillation - Wood - & Drivers **1472**
Includes distillation of alcohol or mfg. of creosote or acetates.

Diving - Marine - All Operations & Drivers **7395**
Coverage Under State Act Only

Dog Show:

Kennel Workers & Drivers **8279**

Operation by Owner or Lessee & Drivers **9016**
Includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as 9180.

Doll or Doll Parts Mfg. or Assembly **4484**
Mfg of glass, metal or cloth parts, cloth dolls, doll clothing or dressing of dolls to be separately rated.

Doll Clothing or Cloth Dolls or Cloth Parts Mfg. **2501**
Includes dressing of dolls.

Domestic Service Contractor - Inside **0917**
Applicable to employers furnishing employees under contract for domestic service performed inside customers' residence and includes operation of training schools.

Door, Door Frame or Sash Erection - Metal or Metal Covered **5102**
Installation of storm door or sash to be separately rated as 5645 carpentry. Overhead door installation to be separately rated as 3724 millwright work.

Door, Door Frame or Sash Mfg. - Wood - Metal Covered **3066**

Dredging NOC & Drivers **4000**

Dress Form Mfg. - Papier-Mache' or Plaster **4038**

Dress Pattern Mfg. Paper - & Clerical **4282**
Includes designers, draft persons, cutters. Magazine printing to be separately rated as 4299.

Dressmaking or Tailoring - Custom Exclusively - Not Mfg. **2503**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to code 2503 are conducted as a separate and distinct business.

Drilling NOC & Drivers **6204**
Includes water well drilling. Shall not be assigned at a single job or location to a risk engaged in operations described by another classification.

Drivers, Chauffeurs and Their Helpers NOC - Commercial **7380**
Drivers, chauffeurs and their helpers are defined as those employees whose duties are performed upon or in connection with vehicles in such capacity, and shall also include incidental garage employees or employees using bicycles in their operations.

If vehicles, including drivers, chauffeurs and helpers are employed under contract and if the owner of such vehicles has not insured his/her compensation obligation, and furnished evidence of such insurance, the actual payroll of the drivers, chauffeurs and helpers shall be included in the payroll of the insured employer at the proper rate for the operations in which they are engaged.

Drug, Medicine or Pharmaceutical Preparations Mfg. **4825**
Includes incidental mfg. of ingredients. Codes 4825 and 4611 drug, medicine or pharmaceutical preparation and chemical mfg. NOC shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Mfg. of metal containers to be separately rated as 3220 can mfg.

Drug, Medicine or Pharmaceutical Preparation - no mfg. of ingredients **4611**
Applies to compounding, blending or packing operations only. Codes 4611 and 4825 drug, medicine or pharmaceutical preparation mfg. or chemical mfg. NOC shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Metal container mfg. to be separately rated as 3220 can mfg.

Dude Ranch - Not Cattle Ranch - & Salespersons, Drivers **9052**

- E -

Earthenware or Tile Mfg. NOC & Drivers **4021**
Includes construction or reconstruction of sheds or kilns; clay, shale or sand digging; the mfg. of common, face, pressed or repressed building or paving bricks, sand-lime bricks, structural, fireproofing, drainage and roofing tiles, wall copings, glazed or unglazed sewer or drain pipes or conduits, or similar products. Underground mining or quarrying to be separately rated.

Electric Light or Power Company NOC - All Employees & Drivers **7539**
Includes store employees, meter readers. Construction of buildings, dams or reservoirs to be separately rated.

Electric Light or Power Cooperative - REA project only - All Employees & Drivers **7540**
Includes store employees, meter readers. Construction of buildings, dams or reservoirs to be separately rated. Superintendents, easement solicitors and project coordinators from the time of project initiation to the energizing of any portion of the system shall be assigned to 8742 real estate agency.

Electric Light or Power Line Construction & Drivers **7538**
Codes 7539, electric light or power company or 7540 electric light or power cooperative, shall not be assigned at the same job or location to which code 7538 applies.

Electric Light or Power Line Construction - REA Project only - & Drivers **7538**
Codes 7539, electric light or power company and 7540, electric light or power cooperative, shall not be assigned at the same job or location to which code 7538 applies.

Electric or Gas Lighting Fixtures Mfg. **3180**
Codes 3180 and 3643, electric power or transmission equipment mfg. or 3179, electrical apparatus mfg. NOC, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Electric Power or Transmission Equipment Mfg. **3643**
Includes the mfg. or repair of motors, generators, convertors, transformers, switchboards, circuit breakers, switches or switchboard apparatus or incidental equipment.

Electrical Apparatus Installation or Repair & Drivers **3724**
Code 3724 shall not be assigned to employees of insureds engaged in the installation or repair of electrical apparatus on the premises of the insured. Such payroll must be included in the governing classification. Erection of poles, stringing of wires, installation of service transformers on poles or on the outside of buildings or the making of service connections to be separately rated as 7538 electric light or power line construction.

Electrical Apparatus Mfg. NOC **3179**
Includes electrical fixtures or appliances. Codes 3179 and 3643, electric power or transmission equipment mfg., shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Electrical Cord Set, Radio or Ignition Harness Assembly **3681**

Electrical Wiring - Within Buildings - & Drivers **5190**
Includes installation or repair of fixtures or appliances. Installation of electrical machinery or auxiliary apparatus to be separately rated as 3724.

Electroplating **3372**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3372 are conducted as a separate and distinct business.

Electrotyping **4350**
Codes 4350 and 4299 printing and lithographing and 4304 newspaper publishing shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Elevator Erection or Repair **5160**

Elevator Inspection **8720**

Elevator or Escalator Mfg. **3042**

Embroidery Mfg. **2388**

Emery Works - Crushing or Grinding - & Drivers **1747**
Digging, mining or quarrying to be separately rated.

Enamel or Agate Ware Mfg. **3224**

Enameled Iron Ware Mfg. **3091**

Engine Mfg. - Aircraft **3826**

Engine Mfg. - Automobile **3827**

Engine Mfg. NOC **3612**
Foundry operations to be separately rated.

Engineer or Architect - Consulting - & Drivers **8601**
Does not apply when engaged in actual construction. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8601 are conducted as a separate and distinct business.

Engraving **4352**

Essential Oils Mfg. & Distillation **4825**

Excavation NOC & Drivers **6217**
Includes borrowing, filling or backfilling. Grading or excavation in connection with street or road construction, dam or lock construction, tunneling, pile driving, shaft sinking, caisson or coffer-dam work to be separately rated.

Exercise or Health Institute & Clerical **9063**

Exhibition - See "Amusement Park"

Explosives or Ammunition Mfg.:

Bag Loading - propellant charges - & Drivers **4770**

Black Powder Mfg. & Drivers **4799**
Includes mixtures in which black powder is the principal ingredient.

Cap, Primer, Fuse, Booster or Detonator Assembly & Drivers **4779**
Includes mixing of charges or loading. Explosive mfg. to be separately rated.

Cartridge Charging or Loading & Drivers **4775**
Includes all operations involving the handling of explosives or mixing of fulminate. Explosive or fulminate mfg. to be separately rated.

Cartridge Component Mfg. - Small Arms **3574**
Cartridge case mfg. to be separately rated as 3315. Insertion of percussion caps or primers, loading or testing with explosives to be separately rated.

Cartridge Mfg. or Assembly - Small Arms **3574**
Includes mfg. of metal components, mixing of fulminate, charging or loading. Explosives or fulminate mfg. to be separately rated.

Cartridge or Shell Case Mfg. - Metal **3315**
Insertion of percussion caps or primers, loading or testing with explosives to be separately rated.

Fireworks Mfg. & Drivers **4779**
Fireworks exhibitions to be separately rated as 9088.

High Explosives Mfg. & Drivers **4773**
Includes the mfg. of explosives recognized by the Bureau of Explosives as "High Explosives" such as dinitrotoluol, double base powders, dynamite, fulminates, nitro glycerine, nitro starch, picrates, picric acid, tetryl and trinitrotoluol.

Projectile, Bomb, Mine or Grenade Loading & Drivers **4776**
Cap, primer, fuse, booster or detonator assembly to be separately rated as 4779.

Projectile or Shell Mfg. **3639**
Includes incidental "nosing in". Not cartridge or shell case mfg. Forging or casting of shapes or loading or testing with explosives to be separately rated.

Shell Case Loading & Drivers **4775**
Applies to 20mm and over and includes assembling with loaded projectile. Projectile or primer loading to be separately rated.

Smokeless Powder Mfg. - Single Base - & Drivers **4774**
Includes the mfg. of pyro or nitro-cotton. High explosives mfg. to be separately rated as 4773.

Explosives Distributors & Drivers **4777**
Includes the preparation of blasting agents and the distribution of high explosives. Blasting operations to be separately rated as 6217. No high explosives mfg.

Express Co. - See "Trucking"

Exterminator & Termite Control & Drivers **9014**
Carpentry repair, use of poisonous gases to be separately rated.

Extract Mfg. - Dyewood, Licorice or Tanning **4825**

Extract Mfg. - Perfumery, Medicinal or Flavoring **4825**
Includes distillation of essential oils.

Eyelet Mfg. **3270**

- F -

Fabric Coating or Impregnating NOC **4493**
Includes the coating or impregnating of fabrics with oils, varnishes, lacquers, plastics or rubber.

Farm - All Employees & Drivers **0006**
Includes household or domestic employees with additional outside duties or whose duties include cooking, etc. for the employer's hired crew. The actual value of meals and lodging furnished to employees must also be included as earnings. Does not cover individuals assisting on an exchange of labor agreement involving a mutual transfer of services for which no wages or salaries are paid. Household or domestic employees tending only to the aid and comfort of the employer's family may be covered by an approved endorsement and are separately rated as 9079.

Farm Machinery Dealer - All Operations & Demonstrations, Drivers **8116**

Farm Machinery Operation - By Contractor - & Drivers **0050**
Applies to all custom farming operations by contractor including application of fertilizer, baling, harvesting, combining, etc.

Feather or Flower Mfg. - Artificial **2534**

Feather Pillow Mfg. **2501**
No mattress or box spring mfg.

Feed Mfg. **2014**
Includes the preparation of cereal or compound feeds for livestock.

Felt or Building or Roofing Paper Preparation. No Installation **4283**
Not applicable to asphalt or tar distillation or refining plants which include the saturating of paper or felt as part of their operation. Paper or felt mfg. to be separately rated.

Felting Mfg. **2288**

Fence Erection - Metal - & Drivers **6400**

Fertilizer Mfg. & Drivers **4583**
Not rendering or garbage works. Includes dry mixing plants. Codes 4583 and 2089, packing house, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Fiber Goods Mfg. **4263**
Fiber board mfg. to be separately rated as 4239.

Field Bonded Warehousing - All Employees & Clerical **8719**
No handling, moving or shipping of goods or merchandise at the field location. Includes clerical at such location.

File Mfg. **3118**

Film Exchange & Clerical **4362**
Includes projecting rooms. Film exchanges located at motion picture studios to be separately rated as 4360.

Fire Patrol or Protective Corps & Drivers **7704**
Not salvage operations.

Firefighters & Drivers **7704**
When part-time or volunteer firefighters are employed, the actual remuneration of all such persons shall be included with the payroll of regular firefighters in computing the premium. In no case, however, shall the remuneration of any such firefighter be taken at less than $300 per annum. (For incorporated towns and cities.)

Fireproof Equipment Mfg. **3076**
Includes metal furniture, filing equipment and incidental woodworking. Separately rate the mfg. of fireproof doors or shutters which are wood, covered with metal, or structural or reinforcing materials.

Fireworks Exhibition & Drivers **9088**

Fireworks Mfg. - See "Explosives"

Fish Curing - Shore or dock work only **2101**

Fishing Guides & Drivers **9180**

Fishing Rod and Tackle Mfg. **4902**

Flax Spinning and Weaving **2220**

Flint or Spar Grinding & Drivers **1741**
Digging, mining or quarrying to be separately rated.

Florist - Cultivating or Gardening - & Drivers **0035**

Flower or Feather Mfg. - Artificial **2534**

Food Sundries Mfg. NOC - No Cereal Milling **6504**
Includes cleaning, grinding, sorting or mixing of coffee, sugars, confections, pastry flours, spices or nuts.

Forging Work - Drop or Machine **3110**
Includes trimming. The machining of forgings or die making operations shall be assigned to 3632 machine shop.

Foundry - Non-Ferrous **3085**

Foundry - Ferrous - NOC **3081**

Foundry - Malleable Iron **3081**

Foundry - Steel Castings **3082**

Fountain Pen or Mechanical Pencil Mfg. **4432**

Freight Handling NOC **7360**
Applies to operations conducted at railroad yards, airports or warehouses not located on piers or in terminals or areas adjoining piers and includes freight checkers. Does not include stevedoring and provides coverage under the State Act only. Drivers to be separately rated as 7219 truckers NOC.

Freight Handling - Packing, Handling or Shipping Explosives or Ammunition under Contract **7360**
Applies to operations conducted at railroad yards, airports or warehouses not located on piers or in terminals or areas adjoining piers and includes freight checkers. Does not include stevedoring and provides coverage under the State Act only. Drivers to be separately rated as 7219 truckers hauling explosives.

Fruit Evaporating or Preserving **2112**
Includes jam, jelly or cooked fruit syrup mfg. Not canneries or mfg. of fruit juices. Can mfg. to be separately rated as 3220.

Fruit Juice Mfg. **2143**
Includes incidental fruit preserving or bottling. No bottling of carbonated liquids. Can mfg. to be separately rated as 3220.

Fruit Packing **2105**
Fruit evaporating or preserving to be separately rated as 2112. Canneries to be separately rated as 2111.

Fuel and Material Dealer NOC - New Materials or Lumber - & Local Managers, Drivers **8232**
Applicable only to risks dealing in at least three of the following classifications of materials:
1. Coal, fuel oil, wood, or ice.
2. Building materials including lumber.
3. Hay, grain, feed or seed.
4. Agricultural implements.

Grain elevator operation to be separately rated as 8304.

Funeral Director & Drivers **9620**

Fur Mfg. - Preparing Skins **2600**
Hatters' fur mfg. to be separately rated as 2623.

Furnishing Goods Mfg. NOC **2501**
Includes wearing apparel, draperies or household furnishings from textile fabrics.

Furniture Assembly - Wood - from manufactured parts **2881**
Includes finishing. Codes 2881 and 2883, furniture mfg., and 2735, furniture stock mfg., shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Furniture or Fixtures Installation - Portable - Metal or Wood NOC **5146**
Applies to installation in offices or stores.

Furniture Mfg. - Metal **3076**

Furniture Mfg. - Wood - NOC **2883**
Includes assembling or finishing.

Furniture Moving & Storage, Drivers **8293**

Furniture Stock Mfg. **2735**

Furniture Upholstering **9522**

- G -

Galvanizing or Tinning - not electrolytic **3373**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3373 are conducted as a separate and distinct business.

Garbage, Ashes or Refuse Collection & Drivers **9403**
Reduction, rendering or fertilizer plants to be separately rated.

Garbage or Refuse Collection - Exclusive Mechanical Operation - & Drivers **9404**
This classification applies only to those firms that exclusively pick-up, empty and replace the container mechanically. All other garbage or refuse collection shall be rated as code 9403.

Garbage Works **7590**
Applies to reduction or incineration. Drivers to be separately rated as 9403 or 9404 depending upon the means of collection.

Gardening - Market or Truck - & Drivers **0008**

Gas Company:

Gas Company - Natural Gas - Local Distribution - & Drivers **7502**
Applies to all operations including store employees and meter readers. Drilling or operation of wells, construction or operation of cross-country pipelines or construction of buildings or gas-holders to be separately rated.

Gas Works & Drivers **7502**
Applies to all operations including store employees and meter readers. Construction of buildings or gas-holders to be separately rated.

Gas Dealer - LPG - & Salespersons, Drivers **8350**
Applies to all operations including store employees; installation, servicing or repair of customers' equipment or appliances. Distribution by gas mains or piping from central tanks to be separately rated as 7502 gas distributing.

Gas Distributing - LPG - Local - & Drivers **7502**
Applies to distribution by gas mains or piping from central tanks and includes store employees and meter readers. Construction or operation of cross-country pipelines or construction of buildings or gas-holders to be separately rated.

Gas or Electric Lighting Fixtures Mfg. **3180**
Codes 3180 and 3643 electric power or transmission equipment mfg., or 3179, electrical apparatus mfg. NOC, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Gas Lease Work - See "Oil or Gas Lease Work"

Gas Main or Connection Construction & Drivers **6319**
Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated. Separately rate the construction of pipelines between natural gas producing fields and points of connection with local distributing systems. Such cross-country pipeline construction shall be rated as 6233 oil or gas pipeline construction. Code 7502, gas company or distributor, shall not be assigned at the same job or location to which code 6319 applies.

Gas Meter Mfg. **3574**

Gas Well or Pipeline - See "Oil or Gas"

Gasoline Recovery & Drivers **4740**
Applies to recovery from casing head or natural gas.

Gasoline or Oil Dealer & Drivers **8350**
Operation of retail gasoline stations to be separately rated as 8380 or 8381.

Gasoline Station - Retail - & Drivers - NOC **8380**
Includes retail diesel stations. Codes 8380 and 8392, automobile storage garage, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Gasoline Station - Retail - Self Service **8381**
Applies to retail gasoline stations where the customer pumps the gasoline. The employee exposure is that of a cashier in a physically separate structure who controls the pumps by remote control and receives payment from the customer. Gasoline stations with both full service and self service operations shall be assigned to 8380. Codes 8381 and 8380, Gasoline station NOC, or 8392, automobile storage garage, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Gear Mfg. or Grinding **3635**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3635 are conducted as a separate and distinct business.

Geophysical Exploration NOC - All Employees & Drivers **7380**
Core drilling to be separately rated as 6204 drilling NOC.

Geophysical Exploration - Seismic Method - All Employees & Drivers **8606**

Glass Mfg. - Blown Sheet Window - & Drivers **4101**
Digging or quarrying to be separately rated.

Glass Mfg. - Cut **4113**

Glass Mfg. - Polished Plate - & Drivers **4101**
Digging or quarrying to be separately rated.

Glass Mfg. - Rolled - & Drivers **4101**
Includes the mfg. of ribbed, colored, figured or wire glass. Digging or quarrying to be separately rated.

Glass Merchant **4130**
Includes bending, grinding, beveling or silvering of plate glass.

Glassware Mfg. - No automatic blowing machines **4111**
Digging or quarrying to be separately rated.

Glassware Mfg. NOC **4114**
Digging or quarrying to be separately rated.

Glazier - Away From Shop - & Drivers **5462**

Glove Mfg. - Leather or Textile **2670**
Tanning of leather or mfg. of textile fabric to be separately rated.

Glove or Mitten Mfg. - Knit **2362**
Yarn mfg. to be separately rated.

Glue Mfg. & Drivers **4653**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4653 are conducted as a separate and distinct business.

Gold Leaf Mfg. **3383**

Golf Course - Not Miniature - Public or Private - See "Club Country, Golf, etc.".

Grading of Land NOC & Drivers **6217**
Includes borrowing, filling or back-filling. Mass rock excavation, grading or excavation in connection with street or road construction, pile driving, shaft sinking, caisson or coffer-dam work to be separately rated.

Grain Elevator Operation & Local Managers, Drivers **8304**
Floating elevators to be separately rated under the appropriate Vessel classification.

Grain Milling **2014**

Graphite Mfg. - Not Artificial - & Drivers **1452**
Artificial graphite mfg. rated as 1430 lead mfg.

Grease or Oil Mixing or Blending **4557**
No rendering or petroleum refining. Codes 4557 and 4740, oil refining, or 8350, oil or gasoline dealer, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Can mfg. to be separately rated as 3220.

Grocery, Tea or Coffee Dealer - Retail - & Salespersons, Drivers **8006**
Applies to house-to-house sale of coffee, tea or groceries and includes incidental stores or warehouses.

Guniting - Not Chimneys - All Operations & Drivers **5213**
Guniting on chimneys to be separately rated as 5222 chimney construction.

Hair Goods Mfg. - Human Hair 2534

Hardware Mfg. NOC 3146

Harness or Saddle Mfg. 4902

Hat Cleaning 8017

Hatchery - See "Poultry or Egg Producer"

Hat Mfg. 2501
Straw or felt hats, including blowing, starting or forming of felt hat shapes. Hatters' fur mfg. to be separately rated as 2623.

Hatters' Fur Mfg. 2623

Hay, Grain or Feed Dealer & Local Managers, Drivers 8215

Health Spa or Steam Bath NOC & Clerical 9063

Heat Treating - Metal 3307
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3307 are conducted as a separate and distinct business.

Heater or Radiator Mfg. - Cast Iron 3175

Hemp or Jute Spinning and Weaving 2220

Hod Hoist or Construction Elevator Installation, Repair or Removal & Drivers 9529
Not applicable to contractors who erect, repair or remove hod hoists or construction elevators as an incidental part of their construction work. When so performed, such operations shall be included in the classification with which the work is associated.

Home for Aged - See "Convalescent or Nursing Home"

Homemaker Service 8835
Applies to non-profit organizations providing home help services to families with children, convalescent, aged, acutely or chronically ill or disabled persons. Clerical office employees to be separately rated as 8810 clerical and outside social case workers as 8742 salespersons.

Hone or Oil Stone Mfg. & Drivers 1803
Quarrying to be separately rated.

Horn Goods Mfg. - Fabricated Products Mfg. 4452
Applies to the mfg. of horn goods by such operations as machining, bending, buffing or polishing.

Horse Racing - Group 8275*

Horse Racing - Licensed Owner or Owner/Trainer with elected coverage level 8276*

Horse Shoe Mfg. 3146
Steel making or rolling mills to be separately rated.

Horse Show:

Stable Workers & Drivers 8279

Operation by Owner or Lessee & Drivers 9016
Includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as 9180.

Hosiery Mfg. 2361
Yarn mfg. to be separately rated.

Hospital:

Professional Employees 8833

All Other Employees & Drivers 9040

Hospital - Veterinary - & Drivers 8831

Hot House Erection - All Operations 5402

Hotel, Motel, Motor Court, Tourist Court or Cabins - All Employees & Salespersons, Drivers 9052

House Furnishings Installation NOC & Upholstering, Drivers 9521

Household Appliances - Electrical - Installation, Service or Repair - & Drivers 9519
Includes shop or outside employees and incidental parts department employees. Electrical wiring to be separately classified to Code 5190. Television, radio, video and audio equipment installation, service or repair to be separately classified to Code 9516.

Household or Domestic Employees - Farm 9079
Household or domestic employees are those who tend only to the aid and comfort of the employer's family. Employees who have additional outside duties or whose household duties include cooking, etc. for the hired crew of the employer to be separately rated as 0006 farm. A signed endorsement form must be submitted by the employer and approved by the State Fund to effect coverage for household or domestic employees.

* Approved by the Board of Directors 6/25/93; Effective 7/1/93

Household or Domestic Employees NOC **9015**

Household or domestic employees are those who tend only to the aid and comfort of the employer's family. Employees who have duties other than the above to be separately rated. A signed endorsement form must be submitted by the employer and approved by the State Fund to effect coverage for household or domestic employees.

Household Furnishings or Wearing Apparel Dealer - Retail - & Salespersons, Drivers **8006**

Applies to house-to-house sale of miscellaneous wearing apparel and household furnishings including the collection of installment payments and incidental stores or warehouses. Also applicable to the house-to-house sale of jewelry, furniture or appliances but shall not apply if the principal business is the sale of furniture, stoves, ranges, refrigerators, radios or television sets. In such cases, classification 8044 stores - furniture shall be assigned.

Ice Cream Mfg. & Drivers **2039**

Ice Dealer & Drivers **8203**

Ice Harvesting & Storing, Drivers **8203**

Ice Mfg. **2150**
Drivers to be separately rated under 8203 ice dealer.

Incandescent Lamp Mfg. **4112**

Ink Mfg. - Printing **4557**

Ink (Writing), Mucilage or Paste Mfg. **4557**

Inspectors, Samplers or Weighers of Merchandise on Vessels, Docks, Railway Stations or Warehouses - Coverage under State Act Only **8719**
Includes mending or repacking of damaged containers. Operation of warehouses to be separately rated.

Inspection of Risks for Insurance or Valuation Purposes NOC **8720**

Instrument Mfg. NOC **3685**
Applies to professional or scientific instruments.

Insulation Work NOC & Drivers **5479**
Includes the installation or application of acoustical or thermal insulating materials in buildings or within building walls. Applies only when insulation or acoustical work is performed as a separate operation not a part of, or incidental to, any other construction operation performed by the same contractor at the same job or location.

Iron or Steel:

Manufacturing:

Rolling Mill NOC & Drivers **3018**
Applies to iron or steel mills with or without puddling furnaces. Steel making, blast furnace operation or coke mfg. to be separately rated. Not applicable to rolling mills in plants operating open hearth, bessemer, electric or crucible steel furnaces.

Steel Making & Drivers **3004**
Applies to electric or open hearth furnaces, bessemer or crucible processes. Includes blooming mills or forging or rolling mills. Blast furnace operation or coke mfg. to be separately rated.

Fabrication:

Iron or Steel Works - Shop - Structural - & Drivers **3030**
Applies to fabricating or assembling structural iron or steel. Blast furnace or convertor operation, casting of steel or rolling mills to be separately rated.

Iron Works - Shop - Ornamental - & Drivers **3040**
Not fabricating or assembling structural iron or steel. Includes fabricating, assembling or mfg. ornamental brass, bronze or iron work, railings, balconies, fire escapes, staircases, iron shutters, or other non-structural iron or steel work. Blast furnace or convertor operation, casting of steel or rolling mills to be separately rated.

Iron Works - Shop - Decorative or Artistic - & Foundries, Drivers **3041**
Applies to the mfg., fabricating or assembling of decorative or artistic brass, bronze or iron work. Codes 3040 and 3041 iron works, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Erection:

Door, Door Frame or Sash Erection - Metal or Metal Covered **5102**
Installation of storm door or storm sash to be separately rated as 5645 carpentry. Overhead door installation to be separately rated as 3724 millwright work.

Iron, Brass or Bronze Erection - Decorative or Artistic **5102**

Iron, Brass or Bronze Erection - Non-Structural - Interior **5102**

Iron or Steel Erection - Frame Structures **5040**

Iron or Steel Erection - Towers **5040**
Includes radio, television or water towers, smokestacks or gasholders.

Iron or Steel Erection - Iron - Exterior **5040**
Includes work on balconies, fire escapes, staircases, fireproof shutters.

Iron or Steel Erection - Metal Bridges **5040**

Iron or Steel Erection - Frame structures not over two stories in height **5059**
Code 5040, iron or steel erection - frame structures, shall not be assigned at the same job or location to which code 5059 applies.

Iron or Steel Erection - Construction of dwellings not over two stories in height **5069**

Iron or Steel Erection NOC **5057**

Iron or Steel Erection - Prefab one story buildings and grain tanks - & Drivers **5086**

Iron or Steel Merchant & Drivers **8106**
Not applicable to junk dealers or iron or steel scrap dealers.

Iron or Steel Scrap Dealer & Drivers **8265**
Wrecking or salvaging to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8265 are conducted as a separate and distinct business.

Irrigation or Drainage System Construction & Drivers **6229**
Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.

Irrigation Pipe Installation & Drivers **6365**
Applies to installation of above ground irrigation pipe for agricultural purposes.

Irrigation Works Operation & Drivers **0251**
Codes 0251 and 0006, farm, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Irrigation system construction to be separately rated as 6229.

- J -

Jetty or Breakwater Construction - All Operations to Completion & Drivers **6005**
Caisson, coffer-dam work or pile driving to be separately rated.

Jewelry Mfg. **3383**

Junk Dealer & Drivers **8263**
Applicable only to those risks engaged in collecting or handling a miscellaneous line of second-hand materials, such as bottles, rags, paper, bones, rubber, non-ferrous scrap metals and in addition, ferrous scrap metals. Risks primarily engaged in collecting or handling ferrous scrap metals shall be assigned to 8265, iron or steel scrap dealer. Wrecking or salvaging to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8263 are conducted as a separate and distinct business.

Jute or Hemp Spinning and Weaving **2220**

- K -

Knit Goods Mfg. NOC **2362**
Yarn mfg. to be separately rated.

- L -

Labor Union - All Employees **8755**
Includes business agents and organizers.

Lace Mfg. **2386**

Lacquer or Spirit Varnish Mfg. **4439**
Includes mixing of thinners or solvents, but no nitrocellulose mfg.

Lamp or Lantern Mfg. NOC **3223**

Lamp or Portable Lantern Mfg. **3223**
Shall not be assigned to a risk engaged in the operations described by another classification unless the operations subject to Code 3223 are conducted as a separate and distinct business.

Landscape Gardening & Drivers **0042**
Includes laying out grounds, planting trees, shrubs, flowers or lawns. Codes 0042 and 9102 Park NOC may be assigned to the same risk. Excavation, filling or back filling to be separately rated as 6217, Excavation NOC.

Lard Refining **4683**
Codes 4683 and 2089, packing house, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Last Block Mfg. **2741**

Last or Shoe Form Mfg. **2790**

Lathing & Drivers **5443**
Metal lathing used as reinforcement for concrete shall be assigned to the appropriate concrete construction classification.

Laundry NOC & Route Supervisors, Drivers **2585**
Collecting or distributing stores, no laundering at the same location, to be rated as 8017 store - retail - NOC.

Laundry & Dry Cleaning Store - Retail - & Route Supervisors, Drivers **2589**
Applicable only to neighborhood type establishments engaged in both laundering and dry cleaning on the premises. Collecting or distributing stores, no laundering or dry cleaning at the same location to be rated as 8017 store - retail - NOC.

Laundry - Self Service **8017**

Lawn Maintenance - Commercial or Domestic & Drivers **9102**
Includes grass cutting, weed control and lawn spraying. Codes 9102 and 0042, Landscape Gardening and Drivers may be assigned to the same risk. This classification does not apply to a risk whose principal business is tree pruning, tree spraying or exterminating.

Lead Mfg. - Red or White - & Drivers **1430**

Lead Works - Sheet, Pipe or Shot - & Drivers **3027**
Smelting to be separately rated.

Leather Mfg. - Imitation **4493**

Leather Mfg. - Patent or Enamel **2623**

Leather Belting Mfg. **2688**

Leather Embossing **2623**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2623 are conducted as a separate and distinct business.

Leather Goods Mfg. NOC **2688**

Lens Mfg. - Ground **4150**

Letter Service Shop & Clerical **8800**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8800 are conducted as a separate and distinct business.

Levee Construction - All Operations to Completion - & Drivers **6045**

Library - Public - See "Public Library"

Lime Mfg. **1642**
Excavation or digging, mining or quarrying to be separately rated.

Lime Mfg. - Quarry - Surface - & Drivers **1655**
Includes construction, repair or maintenance of all buildings, structures or equipment, installation of machinery. Applicable only to surface quarries operated by lime manufacturers, provided that at least 75% of the stone quarried is used in the actual lime manufacture. If more than 25% of the quarry output is used for other than lime mfg. such operations shall be classified under 1624 quarry NOC.

Limousine Co.:

Garage Employees **8385**

All Other Employees & Drivers **7382**

Lingerie Mfg. **2501**

Linoleum Mfg. **4493**

Linotype or Hand Composition **4308**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4308 are conducted as a separate and distinct business.

Liquefied Petroleum Gas - See "Gas Distributing"

Lithographing **4299**
Includes incidental assembling, stapling or binding of circulars, pamphlets or catalogues. Artists, designers, proofreaders, editors or clerical office employees to be separately rated as 8810 clerical; reporters, advertising or circulation solicitors to be separately rated as 8742 salespersons.

Livery or Boarding Stable - not sales stable - & Drivers **8279**

Livestock Dealer or Commission Merchant & Salespersons, Drivers **8288**
Not operating farms or ranches.

Livestock Sales Company & Salespersons, Drivers **8288**

Lock or Dam Construction - See "Dam or Lock Construction"

Locomotive Works **3507**

Log Hauling - All Employees & Drivers **2727**
Applicable to hauling logs from the logging site to a staging area or mill. Logging or road building to be separately rated.

Logging Equipment Maintenance & Repair **2703**
Applicable only to separate crews at a location apart from the actual logging operations in the woods. The payroll of any employee normally subject to 2703 who visits the site of the logging operations is to be divided and a full day of payroll shall be assigned to 2702 logging or lumbering for any day or part of a day spent at the logging site.

Logging or Lumbering & Drivers **2702**
Includes construction, operation, maintenance or extension of logging roads or logging railroads. Mill operations to be separately rated as 2710. Log hauling to be separately rated as 2727.

Logging Road Construction - Forest Access Area - All Operations Including Drivers **2702**
Includes clearing of right-of-way. This classification is used for road construction within forest access areas, when the road constructed falls within the terms of the actual logging contract. This classification also includes the falling of trees when clearing the right-of-way.

Logging Truck Maintenance & Repair **8227**
Applicable only to a permanent yard maintained by a log a hauling contractor for the storage and maintenance of equipment. Not available when located at the logging site. The payroll of any employee normally subject to code 8227 who hauls logs is to be divided and a full day of payroll shall be assigned to 2727, log hauling, for any day or part of a day spent hauling.

Loom Harness or Reed Mfg. 3515

Loose-leaf Ledger or Notebook Mfg. 4251
Mfg. of metal rings, posts, screws, separators or fittings to be separately rated.

Luggage Mfg. 2683
Applies to the mfg. of traveling bags and hand luggage. Trunk mfg. to be separately rated as Code 2883.

Lumber Yard - New Materials - & Local Managers, Drivers 8232

- M -

Macaroni Mfg. **2002**

Machine Shop NOC **3632**
Foundry operations to be separately rated.

Machinery Dealer NOC - Store or Yard - & Drivers, Demonstrators **8107**
Operations away from premises, other than demonstration or repair, to be separately rated.

Machinery or Equipment Erection or Repair NOC & Drivers **3724**
Code 3724 shall not be assigned to employees of insureds engaged in such work on the premises of the insured. Such payroll must be included in the governing classification.

Magnesium Metal Mfg. - All Operations & Drivers **1438**
Milling or grinding of magnesium metal, mining or quarrying to be separately rated.

Mailing or Addressing Company & Clerical **8800**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject 8800 are conducted as a separate and distinct business.

Malt House & Drivers **2121**

Marble or Stone Setting - Interior construction only **5348**

Marina & Drivers **6836**
Coverage under State Act only. Applicable to waterfront operations including the operation of boat docks, storage facilities, repair shops or marine railways. Also applicable to the sale or repair of boats and engines, including the sale of parts or accessories, dockside snack bars, and all dockside employees except that the operation of showrooms in town, motels, restaurants, swimming pools, bowling alleys and other recreational facilities shall be separately rated. Boat building shall be separately rated as 6811 or 6834.

Marine Appraiser or Surveyor **8720**

Masonry NOC **5022**

Match Mfg. **4279**
Lumbering operations to be separately rated as 2702.

Mattress or Box Spring Mfg. **2570**
Includes pillow, quilt or cushion mfg. Mfg. of wire springs or excelsior to be separately rated.

Meat Products Mfg. NOC **2095**
No butchering or handling of livestock. Codes 2095 and 2089, packing house, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Metal Ceiling or Wall Covering Installation & Shop, Drivers **5538**

Metal Goods Mfg. NOC **3400**

Metal Stamping Mfg. **3400**
Applicable to mass production manufacturing of stamped metal articles including, but not limited to, license plates, tags, toys, pie plates, buckets and waste baskets.

Metal Scrap Dealer & Drivers **8500**
Includes the collection and reduction of non-ferrous scrap metals. No collecting or handling of scrap iron or steel. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8500 are conducted as a separate and distinct business.

Mica Goods Mfg. & Mica Preparing **1853**
Mining to be separately rated.

Military Reservation Construction:

The following classifications are applicable only to the construction or repair of buildings designed for the housing, welfare and keep of personnel:

Carpentry **5651**

Concrete Construction - not monolithic concrete building construction **5215**

Iron or Steel Erection - not over two stories in height **5069**

All other operations in the construction or repair of such buildings and all other construction or repair in connection with military reservations shall be assigned to the appropriate manual classifications.

Military Tank Hull Mfg. or Assembly **3620**
Includes armor plate cutting, forming or heat treating. Steel mfg. or foundries to be separately rated.

Milk Bottle Exchange - All Employees & Drivers **2070**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2070 are conducted as a separate and distinct business.

Milk Depot or Milk Dealer & Route Supervisors, Drivers **2070**
Includes preparation of products for distribution. Ice cream mfg. to be separately rated as 2039.

Milk Products Mfg. NOC **2065**

Millinery Mfg. **2501**
Applies to ladies trimmed hats.

Milling Grain See "Grain Milling"

Millwright Work NOC & Drivers **3724**
Applies to the erection or repair of machinery or equipment. Code 3724 shall not be assigned to employees of insureds engaged in millwright work on the premises of the insured. Such payroll must be included in the governing classification.

Mining or Ore Milling Machinery Mfg. **3507**

Mining NOC - Not Coal - Underground - With Shafts, Tunnels or Drifts - & Drivers **1164**
Includes construction, repair or maintenance of all buildings, structures or equipment, installation of machinery.

Mining NOC - Not Coal - Surface - No shafts, tunnels or drifts - & Drivers **1165**
Includes construction, repair or maintenance of all buildings, structures or equipment & installation of machinery. Codes 1165 and 1164 mining NOC - underground, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Mirror Mfg. **4131**
Applies to insureds engaged in the manufacturing of mirrors that range from pocket-size to wall panels of varied types. Codes 4131 and 4130 glass merchant, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Mfg. of glass, frames, backs or handles to be separately rated.

Mobile Crane & Hoisting Service Contractors - NOC - All Operations - & Drivers **9534**
Applies to hoisting or lifting operations requiring use of mobile hoisting equipment, block and fall, jacks, shoring timbers, rollers, ropes or cables and includes transportation of such equipment to and from worksites.

Mobile Home & Recreational Vehicle Sales or Service Agency:

All Employees Except Sales **8380**
Includes parts department employees, delivery and drivers

Mobile Home or Recreational Vehicle Salespersons **8748**

Molasses or Syrup Refining, Blending or Mfg. 2021
Not glucose or beet sugar mfg.

Monument Dealers & Drivers 9552
Applies to engraving and erecting cemetery monuments. Stone cutting and polishing to be separately rated as 1803. Codes 1803 and 9552 shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Motel - See "Hotel"

Motion Picture:

Production - in studios or outside - All operations up to the development of negatives - & Drivers 9610

Development of Negatives, Printing and all subsequent operations 4360
Marketing of the product through film exchanges at locations other than the studio to be separately rated as 4362.

Film Exchange & Projection Rooms, Clerical 4362
Applies to film exchanges not located at motion picture studios.

Motorcycle Mfg. or Assembly 3851

Mucilage Mfg. 4557

Municipal, Town, City and County Employees:
(Irrespective of classification appearing elsewhere in the Manual)

Administrative or Non-Professional Employees 9410
Includes employees engaged in the following occupations: building maintenance, airports (not pilots), cemeteries, commissioners, inspectors, laboratories, meter readers, parks, swimming pools, pound masters, sewage disposal plants, surveyors (street or highway), theaters, water plants, other similar employees and supervisors whose duties are not confined to the office.

Clerical Office Employees 8810
Includes office draftspersons, engineers, dispatchers and supervisors whose duties are confined to the office.

Convalescent or Nursing Home - All Employees 8830

Firefighters & Drivers 7704
(For incorporated towns and cities only)
When part-time or volunteer firefighters are employed, the actual remuneration of all such persons shall be included with the payroll of regular firefighters in computing the premium. In no case, however, shall the remuneration of any such firefighters be taken at less that $300 per annum.

Hospital:

Professional Employees 8843*

All Other Employees & Drivers 9042*

Police Officers & Drivers 7720
Includes all peace officers, probation officers, constables and ambulance drivers.

Professional or Administrative Employees 8743
Includes assessors, auditors, councilpersons, city managers, examiners, judges (city, district, election, justices of the peace and police judges), librarians, mayors, doctors (other than hospital or nursing home), social case workers, surveyors (not street or highway), supervisors and other similar employees whose duties are not confined to the office.

Relief Workers 9424
Applicants for general relief performing work for counties.

All Other Employees & Drivers 9420
Includes laborers, shop and yard employees, pilots, mechanics, warehouse workers and drivers.

Museum - Public - See "Public Library or Museum"

Music Roll Mfg. - Perforated Paper 4282
Paper mfg. to be separately rated as 4239.

Musical Instrument Mfg. - Metal - NOC 3383

Musical Instrument Mfg. - Wood - NOC 2923

* Approved by the Board of Directors 6/25/93; Effective 7/1/93

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Nail Mfg. **3270**
Steel making or rolling mills to be separately rated.

Needle Mfg. **3119**

Net Mfg. - Not Wire **2380**
Cordage or twine mfg. to be separately rated.

News Agent or Distributor of Magazines or Other Periodicals - Not retail dealer - & Salespersons, Drivers **8745**

Newspaper Publishing **4304**
Artists, designers, proofreaders, editors or clerical office employees to be separately rated as 8810 clerical; reporters, advertising or circulation solicitors to be separately rated as 8742 salespersons.

Nursery Workers & Drivers **0005**
Applies to acreage or facilities devoted to the propagation of trees, shrubs, plants or flowers. Includes incidental landscape gardening and retail or wholesale sales conducted from the nursery location. Operations involve planting, fertilizing, watering, trimming and transplanting at the nursery location. Secondary or subordinate operations may involve the arranging of rock gardens and the planting of lawns, trees, shrubs and plants from the nursery premises to the property of customers. Tree planting for reforestation purposes to be separately rated as code 0124. Christmas tree growing to be separately rated as code 0131.

Nursing - Home Health, Public and Traveling - All Employees **8835**

Nut or Bolt Mfg. **3132**
Steel making or rolling mills to be separately rated.

Nuts - Cleaning or Shelling **6504**

- O -

Office, Clerical - See "Clerical Office"

Office Machine or Appliance Installation, Inspection, Adjustment or Repair NOC **5191**
Includes shop. Mfg. operations to be separately rated.

Oil Cloth Mfg. **4493**

Oil Mfg. - Vegetable - solvent extraction process **4686**
Mfg. of cottonseed oil to be separately rated as 4670.

Oil Mfg. - Vegetable - NOC **4683**

Oil or Gas Geologist or Scout & Drivers **8601**
Includes lease buyers who as any part of their duty perform work similar to that undertaken by oil or gas geologists or scouts.

Oil or Gas Lease Operator - All Operations & Drivers **1320**
Erecting or dismantling of derricks, drilling, installation or recovery of casing, well shooting, cementing, tank building, topping operation or gasoline recovery to be separately rated.

Oil or Gas Lease Work NOC - By Contractor - Not Lease Operation - & Drivers **6216**
Includes the clearing of land, building of lease roads, slush pits, levees or fire walls, the laying or taking up of flow lines and water lines, installing of central pumping units and lease beautification work. Pipeline construction, tank building, rig or derrick erecting or dismantling, installation or recovery of casing, drilling, cementing, cleaning and swabbing of wells or well shooting to be separately rated.

Oil or Gas Pipeline Construction & Drivers **6233**
Pile driving, dredging or tunneling to be separately rated.

Oil or Gas Pipeline Operation & Drivers **7515**
Construction, operation of wells or oil refining to be separately rated.

Oil or Gas Well:

Acidizing - All Employees & Drivers **6206**
Code 6235, oil or gas well - drilling or redrilling, shall not be assigned at the same job or location to which code 6206 applies.

Cementing & Drivers **6206**
Code 6235, oil or gas well - drilling or redrilling, shall not be assigned at the same job or location to which code 6206 applies.

Cleaning or Swabbing of Old Wells having previously produced gas or oil - by contractor - no drilling - & Drivers **1322**
Not available to a concern or contractor doing work in connection with a new well which has not yet been completed. Such concern or contractor shall be assigned to 6235 oil or gas well - drilling or redrilling.

Drilling or Redrilling & Drivers **6235**
Includes installation of casing.

Installation or Recovery of Casing & Drivers **6236**

Instrument Logging or Survey Work & Drivers **6237**

Perforating of Casing - All Employees & Drivers **6214**

Shooting & Drivers **6235**

Specialty Tool Operation NOC - By Contractor - All Employees & Drivers **6213**
Applicable to concerns or contractors who lease to drilling contractors, with supervisory employees, special drilling, baling, fishing or casing-cutting tools. Specialty well tool concerns or contractors which furnish complete operation crews with such equipment shall be assigned to 6235 oil or gas well - drilling or redrilling.

Supplies or Equipment Dealer - New - store or yard only - & Drivers **8107**

Supplies or Equipment Dealer - Used - & Local Managers, Drivers **8204**
Includes incidental reconditioning or repairing. Installation, erection, dismantling or salvage operations to be separately rated.

Oil or Gasoline Dealer - See "Gasoline or Oil Dealer"

Oil Refining - Petroleum - & Drivers **4740**
Oil producing to be separately rated.

Oil Rig or Derrick Erecting or Dismantling - All Operations & Drivers:

Metal **5057**

Wood **5403**

The foregoing two classifications include the construction of foundations or structures and the installation of equipment.

Oil Still Erection or Repair **3719**
Applies to the erection or repair of oil stills and incidental structures or connections which are integral parts of the distillation units such as control, pump and compressor houses. Separately rate the erection or repair of office buildings, warehouses, storage tanks, power plants or other structures incidental to an oil refinery, but not integral parts of the distillation units; chimney construction and pile driving.

Optical Goods Mfg. NOC **4150**

Optometrist **8013**

Ore Milling & Drivers **1452**
Includes concentration or amalgamation. Codes 1452 and 1430 or 1438, smelting, sintering or refining, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Organ Building & Installation **2923**

Outfitters & Guides - Hunting - & Drivers **8280**

Oxygen or Hydrogen Mfg. & Drivers **4635**
Includes tank charging.

- P -

Packing House - All Operations **2089**
Includes butchering or the handling of livestock. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2089 are conducted as a separate and distinct business.

Paint Mfg. **4558**
Pigment or lead compound mfg. to be separately rated.

Painting:

Automobile or Carriage Bodies **9505**
Codes 9505 and 3808 automobile mfg., shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Metal Bridges & Shop Operations, Drivers **5037**

Metal Structures - Over Two Stories or 25 feet in height - & Drivers **5037**
Includes shop operations. The painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash to be separately rated as 5474 painting NOC.

Shop Only & Drivers **9501**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 9501 are conducted as a separate and distinct business.

Painting or Paper Hanging NOC & Shop Operations, Drivers **5474**
Includes the painting of metal storage tanks, fire escapes, staircases, balconies, shutters, window frames or sash. Painting ship hulls, metal structures over two stories in height or bridges to be separately rated.

Paper Coating **4250**
Not building or roofing paper or felt preparation. Paper mfg. to be separately rated as 4239.

Paper Corrugating or Laminating **4250**
Codes 4250 and 4244 corrugated or fiber board container mfg., shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Paper mfg. to be separately rated as 4239.

Paper Crepeing **4250**
Paper mfg. to be separately rated as 4239.

Paper Goods Mfg. NOC **4279**
Paper mfg. to be separately rated as 4239.

Paper Hanging & Drivers **5491**
Applies only to insureds engaged exclusively in paper hanging. Code 5474, painting or paper hanging, shall not be assigned at the same job or location to which Code 5491 applies. Insureds engaged in general painting or interior decorating to be separately rated.

Paper Mfg. **4239**
Includes card, bristol paper, straw, fiber or leather-board. Wood pulp mfg. to be separately rated as 4206 or 4207 pulp mfg.

Paper Oiling, Paraffining. Parchmentizing or Waxing **4250**
Paper mfg. to be separately rated as 4239.

Paper Stock or Rag Dealer - Used - & Drivers **8264**
No collection or handling of scrap iron or steel. Laundry operations to be separately rated as 2585 laundry NOC. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8264 are conducted as a separate and distinct business.

Parcel, Parcel Post or Mail Delivery - See "Trucking"

Park NOC - All Employees & Drivers **9102**
Operation, care and maintenance of amusement devices to be separately rated as 9180.

Paste Mfg. **4557**

Pattern-Making NOC **2790**
Mfg. of metal jigs, fixtures or dies to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2790 are conducted as a separate and distinct business.

Paving - See "Street or Road"

Paving or Repaving - Floors, Driveways, Yards or Sidewalks - & Drivers **5221**
Codes 5215, concrete work incidental to the construction of private residences, and 5222, concrete construction in connection with bridges or culverts, shall not be assigned at the same job or location to which code 5221 applies. Self-bearing floors, airport runways, warming aprons, street or road construction to be separately rated.

Peanut Handling - Cleaning, Grading or Shelling **8102**
Hull grinding or mfg. of oil to be separately rated.

Pen Point Mfg. **3119**

Pencil, Penholder or Crayon Mfg. **2942**

Pencil Stock Mfg. - Wood **2735**

Pharmaceutical or Surgical Goods Mfg. NOC **4693**

Phonograph Record Mfg. **4431**

Phosphate Works & Drivers **4581**
Mining to be separately rated as 1164 or 1165.

Photo Engraving **4351**

Photographer - All Employees & Clerical, Salespersons, Drivers **4361**
Includes incidental retail store and photo processing employees. As respects aerial photography, the payroll of all members of the flying crew and aircraft ground employees shall be assigned to the appropriate aircraft flying and ground classification.

Photographic Supplies Mfg. **4923**
Chemical mfg. plants or concerns mfg. pyroxylin or pyroxylin plastic to be separately rated.

Physician Office or Clinic - Professional Employees **8832**
Employees engaged exclusively in the maintenance of premises used for insured's professional purposes only shall be assigned to 9040-2 Hospitals: All other employees.

Piano Case Mfg. **2883**
Codes 2883 and 2923, piano mfg., shall not be assigned to the same risk unless the operations are conducted as separate and distinct businesses.

Piano Mfg. **2923**
Includes assembling or finishing operations and mfg. of the piano action. Also applies to player pianos.

Piano Tuning - away from shop **5191**

Pickle Mfg. **2110**

Pile Driving & Drivers **6003**
Includes pile driving operations in connection with building foundations and timber wharf building. The mfg. of concrete piles at the job location or the pouring of concrete into hollow steel piles shall be rated as concrete construction. Pile driving operations performed in connection with caisson work to be separately rated as 6252.

Pillow, Quilt or Cushion Mfg. **2501**
No mattress or box spring mfg.

Pin Mfg. **3270**

Pipe Bending and Cutting **3111**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3111 are conducted as a separate and distinct business.

Pipe Mfg. - Cast Iron **3093**
Soil pipe foundries shall be rated as 3081 foundry - ferrous - NOC.

Pipe Mfg. - Wooden, Tobacco **2841**

Pipe or Tube Mfg. - Iron or Steel - not cast iron - & Drivers **3028**
Iron or steel making to be separately rated.

Pipe or Tube Mfg. - Lead - & Drivers **3027**
Smelting to be separately rated.

Pipe or Tube Mfg. NOC & Drivers **3022**

Planing or Molding Mill **2731**
Applicable to risks whose principal product is dressed lumber, flooring or disassembled millwork. Lumber yards or building material dealers to be separately rated.

Plaster Board or Plaster Block Mfg. & Drivers **4036**
Quarrying, crushing or grinding to be separately rated as 1624 quarry NOC.

Plaster Mill **1701**
Quarrying to be separately rated.

Plaster or Staff Mixing & Drivers **4036**
No crushing or grinding. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4036 are conducted as a separate and distinct business.

Plaster Statuary or Ornament Mfg. **4038**

Plastering NOC & Drivers **5480**

Plastering or Stucco Work - on outside of buildings **5022**

Plastics Mfg.:

Fabricated Products NOC **4452**
Applicable to the mfg. of plastic goods by such operations as machining, bending, buffing or polishing, using raw materials in the form of sheets, rods or tubes. Also applicable to the mfg. of plastic goods by a dipping process.

Molded Products NOC **4484**
Applicable to the mfg. of plastic goods by injection or compression molding. Includes die making and all the machining, finishing, assembling and forming operations in connection with the molded products.

Sheets, Rods or Tubes **4459**
Includes the mixing or grinding of molding materials. Not applicable to the nitration of cellulose.

Playing Cards Mfg. **4299**
Paper or cardboard mfg. to be separately rated as 4239.

Plumbers' Supplies Dealer & Drivers **8111**
Applies to wholesale or retail dealers of gas, steam or hot water equipment. No mfg. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8111 are conducted as a separate and distinct business.

Plumbers' Supplies Mfg. NOC **3188**
Not applicable to any risk whose operations are substantially described by other classifications in this Manual.

Plumbing NOC & Drivers **5183**
Applicable to gas, steam, hot water or other types of pipe fitting. Includes house connections and shop operations. Automatic sprinkler installation to be separately rated as 5188.

Plush or Velvet Mfg. **2300**

Pocketbook Mfg. **2688**
Applies to the mfg of leather or fabric pocketbooks.

Police Officers & Drivers **7720**

Polish or Dressing Mfg. **4557**
Applies to shoe, stove, harness, furniture, automobile or metal polish or dressing mfg. Can mfg. to be separately rated as 3220.

Pottery Mfg.:

China or Tableware **4053**
Mining, quarrying or clay digging to be separately rated.

Earthenware - Glazed or Porcelain - Hand Molded or Cast **4061**
Codes 4061 and 4062 pottery mfg. - porcelain ware - press forming, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Mining, quarrying or clay digging to be separately rated.

Porcelain Ware - Mechanical Press Forming **4062**
Mining, quarrying or clay digging to be separately rated.

Poultry or Egg Producer & Drivers **0034**
Includes hatcheries - no farming operations.

Precious Stone Setting **8013**
Includes making of mountings. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8013 are conducted as a separate and distinct business.

Precision Machined Parts Mfg. NOC **3629**
Applies only to risks where the plans or specifications require that not less than 50% of all machining operations performed by the risk shall be held to final tolerances of .001" or closer. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3629 are conducted as a separate and distinct business.

Printing **4299**
Includes incidental assembling, stapling or binding of circulars, pamphlets or catalogues. Artists, designers, proof-readers, editors or clerical office employees to be separately rated as 8810 clerical; reporters, advertising or circulation solicitors to be separately rated as 8742 salespersons.

Printing or Bookbinding Machine Mfg. **3548**

Public Library or Museum:

Professional Employees & Clerical **8810**
Includes librarians and curators.

All Other Employees & Drivers **9101**

Pulp Mfg. - Chemical Process **4207**
Logging or lumbering to be separately rated.

Pulp Mfg. - Ground Wood Process **4206**
Logging or lumbering to be separately rated.

Pump Mfg. **3612**
Foundry operations to be separately rated.

Pyroxylin Mfg. **4459**
Applicable to the nitration of cellulose to produce soluble cotton for the preparation of lacquers or pyroxylin plastics. The nitration of cellulose for the mfg. of explosives to be separately rated.

- Q -

Quarry - Cement Rock - Surface - & Drivers **1654**
Includes construction, repair or maintenance of all buildings, structures or equipment, installation of machinery, and is applicable only to surface quarries, operated by cement manufacturers, provided that at least 75% of the stone quarried is used in the actual cement mfg. If more than 25% of the quarry output is used for other than cement mfg. such operations shall be classified under 1624 quarry NOC.

Quarry - Limestone - Surface - & Drivers **1655**
Includes construction, repair or maintenance of all buildings, structures or equipment, installation of machinery, and is applicable only to surface quarries operated by lime manufacturers, provided that at least 75% of the stone quarried is used in the actual lime mfg. If more than 25% of the quarry output is used for other than lime mfg. such operations shall be classified under 1624 quarry NOC.

Quarry NOC & Drivers **1624**
Includes the operation of crushers; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.

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Race Track Operation - Auto or Motorcycle - All Employees & Drivers **9016**
Includes race officials, starters, assistants, announcers and clerical.

Race Track Operation - Horse or Dog:

Racing Officials - other than starters or their assistants - including Clerical & Announcers in booths **8720**

All Other Employees including Starters, Stable Workers & Drivers **8279**

Radiator Mfg. - Automobile **3807**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 3807 are conducted as a separate and distinct business.

Radiator or Heater Mfg. - Cast Iron **3175**

Radio or Television Broadcasting Station:

All Employees & Clerical, Drivers **7610**
Includes players, entertainers or musicians.

Salespersons **8742**

Radio, Television, Video and Audio Equipment Installation, Service or Repair & Drivers **9516**
Includes shop or outside employees, incidental parts department employees, erection of antennae. Electrical wiring or tower erection to be separately rated. Intercommunication system installation to be separately classified to Code 7605.

Railroad Construction:

All Operations & Drivers
Assign appropriate construction or erection classification. Laying or relaying of tracks to be separately rated as 7855.

Laying or Relaying of Tracks & Drivers **7855**
No work on elevated railroads.

Maintenance of Way by Contractor & Drivers **7855**
No work on elevated railroads.

Railroad Operation:

Street:

Yard Employees **8385**

All Other Employees & Drivers **7382**

NOC - All Employees & Drivers **7133**
All employees connected with the operation or maintenance of automobile bus lines shall be rated as 8385 or 7382 bus co.

Rattan, Willow or Twisted Fiber Products Mfg. **2913**
Includes upholstering.

Razor Mfg. NOC **3122**

Razor Mfg. - Safety **3270**

Real Estate or Insurance Agency - Outside Employees & Collectors **8742**
Care, custody and maintenance or construction work to be separately rated.

Recording Tape or Disk Mfg. **4923**
Phonograph Record Mfg. to be separately rated as Code 4431.

Reforestation & Drivers **0124**
Includes the following incidental processes: scarification to loosen soil; site preparation by hand or machine including clearing underbrush and small trees; and, manually placing bud capping, netting or tubing on or around seedlings to prevent game and rodent damage.

Refractory Products Mfg. & Drivers **4024**
Includes the mfg. of fire bricks, boiler or stoker tiles, special refractory shapes, enameled bricks, retorts, flue linings, muffles, crucibles and similar products manufactured from refractory clays with or without other refractory materials. Clay digging, mining or quarrying to be separately rated.

Refrigerator Car Loading or Unloading **7360**
Includes caring for freight in cars during transit. Stevedoring to be separately rated. Drivers to be separately rated as 7219 trucking.

Religious Organization:

Professional Employees & Clerical **8868**
Includes clergy, assistants, organist and choir members.

All Other Employees & Drivers **9101**

Rendering Works NOC & Drivers **4665**
No garbage reduction. Codes 4665 and 4583, fertilizer mfg., or 2089, packing house, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Restaurant **9079**
Includes musicians or entertainers. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 9079 are conducted as a separate and distinct business.

Rest Home - See "Convalescent or Nursing Home"

Riding Academy or Club & Drivers **8279**

Road or Street Making Machinery Mfg. **3507**

Road Construction - Forest Access Area - All Operations including Drivers **5511**
Includes clearing of right-of-way. This classification is used for road construction within forest access areas, when the road is constructed under separate contract, separate from the actual logging contract. This classification also includes the falling of trees when clearing the right-of-way. Loading and hauling of the fallen trees will be separately rated.

Rock Excavation & Drivers **6217**
Not tunneling or street or road construction.

Rock Wool Mfg. **1699**
Excavation or digging, dredging, mining or quarrying to be separately rated.

Rolling Mill - Iron or Steel - See "Iron or Steel"

Rolling Mill NOC & Drivers **3027**
Applicable to brass, copper or other soft metals - not copper coated steel bars. Wire drawing, steel making or iron or steel rolling to be separately rated.

Roofing - All Kinds - & Drivers **5551**

Roofing or Building Paper or Felt Preparation. No Installation **4283**
Not applicable to asphalt or tar distillation or refining plants which include the saturating of paper or felt as part of their operation. Paper or felt mfg. to be separately rated.

Rubber Goods Mfg. NOC **4410**

Rubber Reclaiming **4410**

Rubber Stamp Mfg. or Assembly **4299**
Mfg. of frames, backs or handles to be separately rated.

Rubber Stock Dealer - Used - & Drivers **8264**
No collecting or handling scrap iron or steel. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8264 are conducted as a separate and distinct business.

Rubber Tire Dealer - Retail - & Drivers **8380**
Includes recapping, repairing, vulcanizing, the adjustment of tires to vehicles away from the premises of the insured. Codes 8380 and 8392, automobile storage garage, shall not be assigned to the same risk unless the operations described by these classifications are conducted as a separate and distinct business.

Rubber Tire Mfg. **4420**

Rug Mfg. - See "Carpet or Rug Mfg."

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Safe Mfg. or Repairing **3507**

Sail Making - Shop **2576**

Sales Stable & Salespersons, Drivers **8288**

Salespersons, Collectors or Messengers - Outside **8742**
Employees engaged principally in any of the above duties away from the premises of the employer. Does not apply to any such employee whose duties include the delivery of any merchandise handled, treated or sold. Such employees whose duties include delivery, even though they may also collect or solicit, shall be rated:
1. as Drivers if they use motor vehicles, bicycles or horsedrawn vehicles.
2. under the governing classification if they use public means of transportation or walk.

The statement of payroll shall include the entire payroll of all outside salespersons, collectors or messengers including those whose duties take them outside the home state of the insured.

Salt, Borax or Potash Producing or Refining & Drivers **4568**
Includes driving of wells and pumping. Mining to be separately rated as 1164.

Salvage Operation, Incidental Wrecking & Structural Work - See "Wrecking"

Salvage Operation - No Wrecking or any structural operations & Drivers **5705**
Applies to removing, sorting, reconditioning and distributing of merchandise in damaged buildings, including incidental operations away from such buildings.

Sand or Gravel Digging & Drivers **4000**
Includes construction, repair or maintenance of all buildings, structures or equipment and the installation of machinery. No canal, sewer or cellar excavation or underground mining.

Sanitarium - See "Asylum" or "Hospital"

Sash, Door or Assembled Millwork Mfg. - Wood - & Drivers **2802**
Codes 2802 and 2731, planing or molding mill, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses. Commercial lumber yards, building material dealers or fuel and material dealers to be separately rated as 8204, building material yard, or 8232, building material dealer. Where a risk deals in any lumber, building materials or fuel and materials in addition to products manufactured, all yard operations including all drivers, shall be assigned to 8232.

Sash, Door or Assembled Millwork Dealer & Drivers **8235**
Includes incidental assembling, glazing or mfg. of special sizes. Applicable only to concerns which buy and sell finished millwork exclusively (including incidental assembling or glazing or incidental mfg. of special sizes); such as finished flooring, doors, frames, sash, screen, molding, baseboard, stair trim, columns, paneling, cupboards, shelving or furniture such as kitchen cabinets, ironing boards, breakfast sets, window seats, mantels, wall cabinets or cases. Codes 8235 and 2802, carpentry or sash mfg., or 8232, building material dealer, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Sausage or Sausage Casing Mfg. **2095**
No butchering or handling of livestock. Codes 2095 and 2089, packing house, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Saw Mfg. **3118**

Saw Mill **2710**
Includes employees engaged in grading, removing and sorting of lumber at the conveyors as it comes from the saws of a sawmill.

Scaffolds or Sidewalk Bridges - Installation, Repair or Removal & Drivers **9529**
Contractors who erect, repair or remove scaffolds, concrete or cement distributing towers, sidewalk bridges or hod hoists or construction elevators as an incidental part of their construction work to be separately rated. When so performed, such operations shall be included in the classification with which the work is associated.

School - See "College"

Screw Mfg. **3145**

Seed Merchant **8102**
Includes operation of seed sorting machinery.

Serum, Anti-Toxin or Virus Mfg. & Drivers **5951**

Sewage Disposal Plant Operation & Drivers **7580**
This classification covers all operations of a sewage disposal plant. The plant can dispose of sewage by a number of methods. The extension of pipelines is contemplated by code 7580 as well as repairs and maintenance on the same.

Sewer Cleaning & Drivers **9402**

Sewer Construction - All Operations & Drivers **6306**
Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated as 6251 or 6260.

Sewing Machine Mfg. **3574**

Shade Roller Mfg. - Wood **2841**
Includes mfg. of metal parts.

Shaft Sinking - All Operations **6252**
Includes pile driving, excavation, concrete work or lining.

Sheet Metal Work - shop and outside - NOC & Drivers **5538**
Applies to erection, installation or repair operations and includes metal siding. Roofing to be separately rated as 5551.

Sheet Metal Work - Shop Only **3066**

Sheet Rock Installation - within buildings - & Drivers **5445**

Ship Building - Iron or Steel - NOC & Drivers **6854**
Includes fabrication or assembling of ship plates or frames, all yard operations and shops directly connected with the construction of hull. Coverage under State Act Only.

Ship Repair or Conversion - All operations & Drivers **6882**
Includes shop or yard operations as well as the operation of dry docks and marine railways. Applicable only to concerns engaged in general ship repairing or conversion which are equipped to do various kinds of ship repair or conversion work and which undertake such diversified operations as a usual part of their business. Work performed on ships by other concerns shall be assigned to the manual classifications describing the work. Coverage under State Act Only

Ship Scaling - Coverage under State Act Only **6884**

Shirt Mfg. **2501**

Shoddy Mfg. **2211**

Shoe Findings Mfg. **2651**
Applies to the mfg. of tongues, linings or facings.

Shoe or Boot Mfg. NOC **2660**

Shoe Repair or Shoe Shining **8017**

Shoe Stock Mfg. NOC **2651**
Includes counter, heel or sole cutting.

Shooting Gallery & Drivers **9180**

Shuttle Mfg. **2841**

Sign Mfg., Erection, Repair or Maintenance - & Shop, Drivers **9552**
Not outdoor advertising companies. Bill posting to be separately rated as code 9545.

Sign Mfg. - Metal **3064**
Codes 3064 and 9552, sign mfg., shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Sign Painting or Lettering - Inside of buildings - & Shop, Drivers **9501**
Codes 9501 and 9549, advertising co., 9552, sign mfg., or 5474, painting or paper hanging, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Sign Painting or Lettering - Outside of Buildings or Structures - & Shop, Drivers **9549**
Code 9552, sign mfg., shall not be assigned at the same job or location to which code 9549 applies.

Silica Grinding & Drivers **1741**
Digging, mining or quarrying to be separately rated.

Silk Thread or Yarn Mfg. **2302**

Silk Throwing and Weaving **2302**

Silverware Mfg. **3383**

Skate Mfg. **3146**

Skating Rink - Ice or Roller - & Drivers **9016**
Applies to the operation of ice or roller skating rinks by owners or lessees and includes musicians and box office employees. Operation or maintenance of amusement devices to be separately rated as 9180.

Slate Milling & Drivers **1803**
No slate splitting or roofing slate mfg. Quarrying or mining to be separately rated.

Slate Splitting or Roofing Slate Mfg. & Drivers **1624**
Includes quarrying; construction, repair or maintenance of all buildings, structures or equipment; installation of machinery.

Slaughtering **2081**
Includes the handling of livestock, preparation of dressed meat, rendering, washing of casings, salting of hides or cooking of offal. Codes 2081 and 2089, packing house, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Smelting - Electric Process - & Drivers 1438
Includes the mfg. of artificial abrasives, carbon or graphite. Steel mfg. to be separately rated.

Smelting, Sintering or Refining - Lead - & Drivers 1430

Smelting, Sintering or Refining - Metals NOC - not iron or lead - & Drivers 1438
An insured who recovers lead in the process in any form or quantity to be separately rated as 1430.

Smokestack or Chimney Lining - Not Metal 5222

Soap or Synthetic Detergent Mfg. 4720
Contemplates the mfg. of bar soap, granulated, powdered and sprayed soaps, soap chips and flakes, liquid soap and synthetic detergents which have characteristics and end-uses similar to soap.

Soapstone or Soapstone Products Mfg. & Drivers 1803
Quarrying to be separately rated.

Soda Water Fountain or Apparatus Mfg. 3076

Soundproofing - See "Insulation"

Speedometer or Taximeter Mfg. 3574

Spice Mill 6504

Spike Mfg. 3132
Steel making or rolling mills to be separately rated.

Spirituous Liquor Bottling 2131
Includes warehousing, rectifying or blending. Distilling of spirituous liquor to be separately rated as 2130.

Spirituous Liquor Distillery 2130
Includes grain alcohol mfg. Warehousing, blending, rectifying or bottling to be separately rated as 2131.

Sporting Goods Mfg. NOC 4902

Spring Mfg. - Not Wire Springs 3303
The mfg. of wire springs shall be rated as 3527 wire goods mfg.

Stable or Breeding Farm & Drivers 8279*
Applies to the feeding, grooming, training and general care of pleasure, working or exhibition horses and polo ponies. Does not apply to employees performing duties related solely to an insured's horse racing activities; these employees must be covered by a fee-basis horse racing policy.

* Approved by the Board of Directors 6/25/93; Effective 6/25/93

Starch Mfg. 4703

State Employees: (Irrespective of classifications appearing elsewhere in this Manual).

Administrative or Non-Professional Employees NOC 9412
Includes building maintenance employees, biologists, game wardens, inspectors, laboratory technicians, printers, surveyors (street or highway), liquor store clerks, other similar employees and supervisors whose duties are not confined to the office.

Administrative or Non-Professional Employees - Highway Dept. 9411
Includes building maintenance employees, inspectors, laboratory technicians, printers, surveyors (street or highway), other similar employees and supervisors whose duties are not confined to the office.

Air Search & Rescue Workers 7419

Aircraft Operation NOC - Flying Crew 7424

Asylum, Hospital, Home and Special School - Not Correctional:

Clerical Office Employees 8811

Professional or Administrative Employees 8744
Includes doctors, examiners, supervisors and other similar employees whose duties are not confined to the office.

All Other Employees & Drivers 8834
Includes direct care employees (nurses, nurses aides and social case workers), janitorial, maintenance of buildings and grounds, housekeeping, food service, laundry and all drivers.

Clerical Office Employees 8811
Includes office draftspersons, engineers and supervisors whose duties are confined to the office.

Highway Patrol Officers 7722

Penal or Correctional Institution:

Clerical Office Employees 8811

Professional or Administrative Employees 8744
Includes auditors, judges, supervisors and other similar employees whose duties are not confined to the office.

All Other Employees & Drivers 7721
Includes guards, attendants, probation and parole officers, janitorial, maintenance of buildings and grounds, housekeeping, food service, laundry and all drivers.

Professional or Administrative Employees NOC **8744**
Includes auditors, doctors, examiners, judges, nurses (other than hospital), social case workers, surveyors (not street or highway), commission members, supervisors and other similar employees whose duties are not confined to the office.

Relief Workers **9425**
Applicants for general relief performing work for counties.

State College or School:

Agricultural Workers **0007**

Professional Employees & Clerical **8869**

Vo-Tech Students **9104**

All Other Employees & Drivers **9103**

All Other Employees & Drivers - Highway Dept. **9421**
Includes laborers, shop and yard employees, mechanics, warehouse workers and drivers.

All Other Employees NOC & Drivers **9422**
Includes laborers, shop and yard employees, mechanics, warehouse workers and drivers.

Stationery Mfg. **4251**
Mfg. of metal rings, posts, screws, separators or fittings to be separately rated. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4251 are conducted as a separate and distinct business.

Steam or Air Pressure Gauge Mfg. **3574**

Steam Heating or Power Company - All Employees & Drivers **7539**
Includes store employees, meter readers. Construction of buildings to be separately rated.

Steam Main or Connection Construction & Drivers **6319**
Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated as 6251 or 6260. Code 7539, steam heating or power co., shall not be assigned at the same job or location to which code 6319 applies.

Steam Pipe or Boiler Insulating & Drivers **5183**
Includes shop. Applies to the application of cork, asbestos or other non-conducting materials.

Steam Shovel, Dredge or Construction Machinery Mfg. NOC **3507**

Steel Mfg., Fabrication or Erection - See "Iron or Steel"

Stockyard - No Butchering - & Salespersons, Drivers **8288**
Codes 8288 and 2089, packing house, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Stockyard - with butchering - See "Slaughtering"

Stone Crushing - No Quarrying - & Drivers **1710**
Includes construction, repair or maintenance of all buildings, structures or equipment; installation of machinery. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 1710 are conducted as a separate and distinct business.

Stone Cutting or Polishing NOC & Drivers **1803**
Quarrying or mining to be separately rated. Stone cutting in quarries shall be rated as 1624 quarry.

Storage Battery Service Station & Drivers **8380**
Codes 8380 and 8392, automobile storage garage, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Storage Warehouse - Cold **8291**

Storage Warehouse - Furniture - & Drivers **8293**
Includes packing or handling household goods away from the insured's premises.

Storage Warehouse - General Merchandise - NOC **8292**
Drivers to be separately rated as 7219 trucking.

Store:

Automobile Accessories Store - Retail - NOC - & Drivers **8046**

Automotive Replacement Parts Distributors & Drivers - Wholesale **8010**
Applies to wholesale and wholesale/retail combined operations.

Clothing, Wearing Apparel or Dry Goods Store - Retail **8008**

Clothing, Wearing Apparel or Dry Goods Store - Wholesale **8032**

Coffee, Tea or Spice Store - Retail - & Drivers **8006**

Dairy Products Store - Retail - & Drivers **8006**

Delicatessen Store - Retail - & Drivers **8006**
No selling of uncooked fresh meats.

Department Store - Retail **8039**

Includes installation of house furnishings and shall apply to each location of a risk at which all of the following conditions are met:

1. The payroll subject to this classification is at least $400,000 per annum.
2. The merchandise handled must include:
   - (a) Wearing Apparel
   - (b) Linens/Domestics
   - (c) House Furnishings (other than furniture)
   - (d) Two or more of the following:

Cosmetics	Sporting Goods	Luggage
Giftware	Toys	Stationery/Greeting Cards
Furniture	Jewelry	Hardware

3. The total annual sales of items (a), (b) and (c) above must exceed 50% of the total annual sales. Also, the total annual sales of wearing apparel, jewelry and cosmetics must not exceed 80% of the total annual sales.

Not applicable to store locations which are properly classified as 8050 five and ten cent store.

Drug Store - Wholesale **8047**

Dry Goods Store - Retail - See "Store - Clothing, etc."

Five and Ten Cent Store **8050**

Applicable to store locations at which are sold a variety of small wares such as stationery, giftware, toilet articles, light hardware, toys, housewares, confectionery, ready-to-wear clothing and accessories, etc. Sales are usually for cash without delivery service.

Florist Store & Drivers **8001**

Includes service away from store premises. Cultivating or gardening to be separately rated as 0035.

Frozen or Frosted Food Store - Retail - & Drivers **8006**

Fruit or Vegetable Store - Retail - & Drivers **8006**

No handling of fresh meats.

Fruit or Vegetable Store - Wholesale **8018**

Furniture Store & Drivers **8044**

Applies to wholesale or retail stores and includes installation of house furnishings.

Grocery Store - Convenience - Retail **8061**
Applies to each separate store location open after 11:00 P.M. any night of the week; having less than 5,000 square feet devoted to the display and sale of merchandise; and selling a variety of items such as, but not limited to bread, breakfast cereal, processed packaged food items, canned foods, snack foods, prepackaged sandwiches, canned or bottled beverages, coffee, tea, dairy products, flour, sugar, condiments, soap, toiletries, pet food, charcoal, cigarettes, magazines and sundries.

Grocery Store - Retail - & Drivers **8006**
No handling of fresh meats. Stores having less than 5,000 square feet devoted to the display and sale of merchandise and open after 11:00 P.M. any night of the week shall be separately rated.

Grocery Store - Wholesale **8018**

Hardware Store & Drivers **8010**
Applies to wholesale or retail stores.

Hide or Leather Dealer or Store **8105**

Jewelry Store **8013**
Applies to wholesale and retail stores.

Mail Order House:
Operations other than mfg. or retail store shall be assigned to the classification that would be used for a wholesale store dealing in the commodities handled.

Meat, Fish or Poultry Dealer - Wholesale **8021**
Codes 8021 and 2089, packing house, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Meat, Fish or Poultry Store - Retail - & Drivers **8031**

Meat, Grocery and Provision Store (combined) - Retail - NOC - & Drivers **8033**
Applicable to a store where the employer's books of accounts show that the cost of fresh and cured meats, poultry or fish did not exceed 65% of the total cost of all merchandise purchased during the policy period. Where the insured cannot satisfactorily establish that the cost of fresh and cured meats, poultry or fish constituted less than 65% of the total cost of all merchandise purchased during the policy period, the store shall be assigned to 8031 meat, fish or poultry store - retail.

Retail Store NOC **8017**

Shoe Store - Retail **8008**

Shoe Store - Wholesale **8032**

Supermarket & Drivers **8033**
Applicable to a store where the employer's books of accounts show that the cost of fresh and cured meats, poultry or fish did not exceed 65% of the total cost of all merchandise purchased during the policy period. Where the insured cannot satisfactorily establish that the cost of fresh and cured meats, poultry or fish constituted less than 65% of the total cost of all merchandise purchased during the policy period, the store shall be assigned to 8031 meat, fish or poultry store - retail.

Wholesale NOC **8018**

Stove Mfg. **3169**

Street Cleaning & Drivers **9402**

Street or Road Construction - Paving or Repaving & Drivers **5506**
Applies to all kinds of paving or repaving, surfacing or resurfacing or scraping, including airport runways or warming aprons. Clearing of right of way, earth or rock excavation, filling or grading, tunneling, bridge or culvert building, quarrying and stone crushing to be separately rated.

Street or Road Construction - Rock Excavation & Drivers **5508**
Includes incidental quarrying or stone crushing. No tunneling.

Street or Road Construction - Sub-Surface Work & Drivers **5507**
Applies to clearing of right of way, earth excavation, filling or grading. Rock excavation, tunneling, bridge or culvert building where clearance is more than 10 feet at any point or the entire distance between terminal abutments exceeds 20 feet; quarrying and stone crushing to be separately rated.

Subway Construction
Assign appropriate construction or erection classifications.

Sugar Beets - Hand Hoe or Thin Only **0008**
Field preparation, planting, mechanical cultivating, harvesting and hauling sugar beets to be separately rated as 0006 farm.

Sugar Mfg. - Beet **2030**

Sugar Refining **2021**
Not beet sugar mfg.

Supply Boats **7020**
Applies to small vessels that supply other vessels or off-shore drilling sites with limited supplies of water, gasoline, foodstuffs, etc., tugboats moving barges or dredges and vessels that deliver mail on waterways.

Surveyor - Land - & Drivers **8601**
Not applicable when engaged in actual construction. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 8601 are conducted as a separate and distinct business.

Suspender Mfg. **2501**
Buckle, webbing or leather parts mfg. to be separately rated.

Swimming Pool Construction - not Iron or Steel - All Operations & Drivers **5223**
Code 5213 - Concrete Construction NOC shall not be assigned at the same job or location to which code 5223 applies. Excavation to be separately rated as 6217 - Excavation NOC. Construction of iron or steel pools to be separately rated as 5069 - Iron or Steel Erection. Maintenance work by contractors to be separately rated as 9014 - Buildings - Operation by Contractor.

Synthetic Rubber Mfg. **4751**
Synthetic rubber intermediate mfg. to be separately rated.

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Tack Mfg. **3270**

Tailor Shop **8017**
A risk engaged exclusively in custom tailoring shall be assigned to 2503 tailoring.

Tailoring or Dressmaking - Custom Exclusively - Not Mfg. **2503**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to code 2503 are conducted as a separate and distinct business.

Talc Mill & Drivers **1747**
Digging, mining or quarrying to be separately rated.

Tank Building - Metal - Shop **3620**

Tank Erection or Repair - Metal - Within buildings exclusively **3726**
Includes construction or repair of foundations.

Tanning **2623**

Tar - See "Asphalt"

Taxicab Company:

Garage Employees **8385**

All Other Employees & Drivers **7382**

Taxidermist **9600**

Tea, Coffee or Grocery Dealer - Retail - & Salespersons, Drivers **8006**
Applicable to house-to-house sale of coffee, tea or groceries and includes incidental stores or warehouses.

Telephone or Telegraph Apparatus Mfg. **3681**

Telephone or Telegraph Company:

Office or Exchange Employees & Clerical **8901**

All Other Employees & Drivers **7600**
Includes operation, maintenance, extension of lines or making of service connections.

Telephone, Telegraph or Fire Alarm Line Construction & Drivers **7601**
Code 7600, telephone or telegraph co., shall not be assigned at the same job or location to which code 7601 applies.

Television, Radio, Telephone or Telecommunication Device Mfg. NOC **3681**

Television, Radio, Video and Audio Equipment Installation, Service or Repair & Drivers ... **9516**
Includes shop or outside employees, incidental parts department employees, erection of antennae. Electrical wiring or tower erection to be separately rated. Intercommunication system installation to be separately classified to Code 7605.

Terra Cotta Mfg. - Decorative or Architectural **4053**
Mining, quarrying or clay digging to be separately rated.

Textile Fiber Mfg. - Synthetic **2305**
Applicable to the manufacture of rayon, acetate, nylon, polyester and similar synthetic textile fibers. Pyroxylin mfg. to be separately rated as 4459.

Textile Machinery Mfg. **3515**

Textile - Bleaching, Dyeing, Mercerizing, Finishing **2413**
Applies to new goods. Not cleaning and dyeing of garments.

Theater - Drive-In - All Employees **9154**

Theater NOC:

Players, Entertainers or Musicians **9156**

All Other Employees **9154**
Includes managers, stage hands, box office employees, ushers or motion picture operators.

Thermometer Mfg. **3685**

Thread or Yarn Mfg. - Cotton **2220**

Thread or Yarn Mfg. - Silk **2302**

Tie, Post or Pole Yard & Drivers **2960**
Includes preserving operations. Codes 2960 and 8232, lumber yard, or 2702, logging or lumbering, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Tile, Stone, Mosaic or Terazzo Work - Inside **5348**
Applies to interior construction work only. Not fireproof tile construction.

Timber or Brush Cutting - See "Brush or Timber Cutting"

Tobacco Mfg. NOC **2172**
Can mfg. to be separately rated as 3220.

Tool Mfg. - Agricultural, Construction, Logging, Mining, Oil or Artesian Well **3126**

Tool Mfg. - Drop or Machine Forged - NOC:

Forging - Including Trimming **3110**

Machining or Finishing of Tools or Die Making Operations **3114**

Tool Mfg. - Not Drop or Machine Forged - NOC **3113**

Towel or Toilet Supply Company & Route Supervisors, Drivers **2587**
No laundry operations.

Town or City Employees - See "Municipal"

Trailer Mfg. - Home Type **2812**

Tree Pruning, Spraying, Repairing, Trimming or Fumigating & Drivers **0106**

Trucking:

Truckers engaged in hauling under contract, whether for one or more individuals or concerns, shall under no circumstances be classified and rated except in accordance with the appropriate "Trucking" classification.

Exception: When trucking operations are a secondary business and conducted as a separate undertaking or enterprise, the payroll of an individual employee may be divided and allocated to other than a "Trucking" classification. Refer to Rule VIII-G-3.

Each of these classifications includes miscellaneous employees such as terminal employees, garage employees and repairers.

Hauling Explosives - All Employees & Drivers **7219**
Includes hauling of ammunition.

Mail, Parcel or Package Delivery - All Employees & Drivers **7231**
Applies to risks engaged exclusively under contract in local delivery of mail, parcels or packages limited to 100 pounds or less. The radius of operation is limited to that which would permit a driver to complete the assigned deliveries and return to the point of dispatch within the normal eight hour work day.

NOC - All Employees & Drivers **7219**
Storage warehouse employees to be separately rated.

Oil Field Equipment - All Employees & Drivers **7222**

Parcel or Package Delivery - All Employees & Drivers **7230**
Applies to risks engaged exclusively in local delivery from retail stores under contract. The radius of operations is limited to that which would permit a driver to complete the assigned deliveries and return to the point of dispatch within the normal eight hour work day.

Trailer Towing & Drivers **7219**

Trunk Mfg. **2883**
Metal frames or fittings to be separately rated.

Tube Mfg. - See "Pipe or Tube"

Tunneling - Pneumatic - All Operations **6260**
Includes lining, all employees working under air pressure and all others engaged in the tunnel or in work on the apparatus connected therewith.

Tunneling - Not Pneumatic - All Operations **6251**
Includes lining. Subway construction to be separately rated.

Type Foundry **3336**

Typewriter Mfg. **3565**

Typewriter Ribbon or Carbon Paper Mfg. **4251**
Paper mfg. to be separately rated as 4239.

- U -

Umbrella Mfg. **2501**
Mfg. of frames, handles or hardware to be separately rated.

Underpinning Buildings or Structures & Drivers **5703**
Includes incidental shoring, removal or rebuilding of walls, foundations, columns or piers.

Undertaker - See "Funeral Director"

Upholstering **9522**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 9522 are conducted as a separate and distinct business. This restriction does not apply in connection with coffin or casket mfg., automobile body mfg. or furniture mfg.

Upholstery, Carpet or Rug Cleaning - See "Carpet, Rug or Upholstery Cleaning"

- V -

Valet Shop **8017**
A risk engaged exclusively in custom tailoring shall be assigned to 2503, tailoring.

Valve Mfg. **3634**

Varnish Mfg. - Oleo-Resinous **4561**
Mfg. of solvents, spirit varnishes, lacquers or dopes to be separately rated.

Varnish Mfg. - Spirit - See "Lacquer or Spirit Varnish Mfg."

Vault Construction or Installation **5057**
Applies to fire or burglar proof vaults.

Vegetable Oil Mfg. - See "Oil Mfg. - Vegetable"

Vegetable Packing & Drivers **8209**
Not canneries. Applies to buying or collecting from growers, sorting, grading, packing or otherwise preparing vegetables for transportation to market and to buyers.

Velvet or Plush Mfg. **2300**

Vending or Coin Operated Machines - Installation, Service or Repair - & Salespersons, Drivers **5192**
Includes storage, shop and outside operations.

Veneer Mfg. **2714**

Veneer Products Mfg. **2915**
Includes veneer mfg.

Veneer Products Mfg. - No Veneer Mfg. **2916**

Venetian Blind Assembly **2881**
Applies to assembly from manufactured parts. Includes finishing. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2881 are conducted as a separate and distinct business.

Video, Television, Radio and Audio Equipment Installation, Service or Repair & Drivers **9516**
Includes shop or outside employees, incidental parts department employees, erection of antennae. Electrical wiring or tower erection to be separately rated. Intercommunication system installation to be separately classified to Code 7605.

- W -

Wallboard Installation - within buildings - & Drivers 5445

Wallpaper Mfg. 4301
Includes designing, printing or finishing. Paper mfg. to be separately rated as 4239.

Warehousing - General Merchandise NOC 8292
Drivers to be separately rated as 7219, trucking.

Watch Case Mfg. 3383

Watch Mfg. 3385
Watch case mfg. to be separately rated as 3383.

Water Main or Connection Construction & Drivers 6319
Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated. Code 7520, waterworks operation, shall not be assigned at the same job or location to which code 6319 applies.

Water Meter Mfg. 3634

Waterproofing:
Waterproofing, other than roofing or subaqueous work, when performed as a separate operation not a part of, or incidental to, any other construction operation performed by the same contractor at the same job or location shall be classified in accordance with the following:

Brush Application 5474
Application by brush or hand pressured calking gun.

Trowel Application - Interior 5480

Trowel Application - Exterior 5022

Pressure Apparatus 5213
Application by spray gun, cement gun, concrete gun or other pressure apparatus. Subterranean work to be separately rated as 9014.

Subterranean Work Only 9014
Application by apparatus inserted in the ground.

Excavation incidental to waterproofing operations to be separately rated as 6217.

Waterworks Operation & Drivers 7520
Includes store employees and meter readers. Construction of aqueducts, buildings, dams or reservoirs to be separately rated.

Webbing Mfg. 2380
Jute webbing mfg. to be separately rated as 2220.

Weighers, Samplers or Inspectors of Merchandise on Vessels or Docks or at Railway Stations or Warehouses - Coverage Under State Act Only 8719
Includes mending or repacking of damaged containers. Operation of warehouses to be separately rated.

Welding or Cutting NOC & Drivers 3365
Applies to both shop and outside work and includes incidental machining operations. Shall not be assigned at a single job or location to a risk engaged in operations described by another classification. An exception exists in that work under air pressure shall be rated as 6252, caisson work or shaft sinking, or 6260, tunneling; work in connection with demolition jobs or iron or steel erection shall be so rated; work in connection with oil or gas pipeline construction shall be rated as 6233, oil or gas pipeline construction.

Welfare or Charitable Organization - All Operations & Drivers 8837
Includes stores and collecting, conditioning and resale of used donated articles of the household type.

Whiting Mfg. 4558
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 4558 are conducted as a separate and distinct business.

Winery 2143
Applies to all operations including bottling. Distilling to be separately rated as 2130 spirituous liquor distillery.

Wiping Cloth Dealer & Laundry Operations, Drivers 8103

Wire Cloth Mfg. 3255
Wire drawing to be separately rated as 1924 or 3241.

Wire Drawing - Iron or Steel 3241
Includes wire rope or cable mfg.

Wire Drawing or Cable Mfg. - Not iron or steel 1924

Wire Goods Mfg. NOC 3257
Wire drawing to be separately rated as 1924 or 3241.

Wire Insulating or Covering **4470**
Includes incidental wire stranding. Wire drawing to be separately rated as 1924 or 3241.

Wire Rope or Cable Mfg. - Iron or Steel - no wire drawing **3240**

Wood Preserving & Drivers **2960**
Includes yard or incidental wood working operations.

Wood Turned Products Mfg. NOC **2841**

Woodenware Mfg. NOC **2841**

Wool Combing or Scouring **2211**
Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2211 are conducted as a separate and distinct business.

Wool Merchant & Drivers **8103**
Includes warehouse.

Wool Pulling **2623**

Wool Separating **2211**
Applies to chemical separation of wool from cotton.

Wool Spinning and Weaving **2286**

Wrecking:

Buildings or Structures - not marine - All Operations:
Includes salespersons and clerical at wrecking site. Wrecking or demolition operations shall be classified as follows:

Wooden Buildings or Structures including Dwellings **5403**

Concrete or Concrete Encased Buildings or Structures **5213**

Iron or Steel Buildings or Structures **5057**

Masonry Buildings or Structures **5022**

Piers or Wharfs **6003**

Where wrecking or demolition involves buildings or structures of more than one type of construction, the highest rated classification applies.

- Y -

Yarn Mfg. - Wool 2286
Codes 2286 and 2220, yarn or thread mfg. - cotton, shall not be assigned to the same risk unless the operations described by these classifications are conducted as separate and distinct businesses.

Yarn or Thread Dyeing or Finishing 2416
No yarn or thread mfg. Shall not be assigned to a risk engaged in operations described by another classification unless the operations subject to 2416 are conducted as a separate and distinct business.

Yarn or Thread Mfg. - Cotton 2220

Yarn or Thread Mfg. - Silk 2302

Yeast Mfg. 6504

Yew Bark Peeling & Drivers 0005
Applies to operations conducted away from the active cutting site. Yew brush cutting to be separately classified to Code 0131. Employees whose duties include cutting and peeling to be classified to Code 0131.

Yew Bark Processing 2014
Applies to chipping and drying operations located away from the cutting and peeling sites. Yew brush cutting to be separately classified to Code 0131; yew bark peeling to be separately classified to Code 0005.

Yew Brush Cutting 0131
Not applicable to cutting performed in conjunction with a general logging operation.

YMCA or YWCA Institution - All Employees & Clerical 9063
Includes teachers and instructors. Camp operation to be separately rated as 9015.

RATE SECTION

The rate for each individual classification which has the symbol "(a)" opposite its code number may be obtained by application to the State Compensation Insurance Fund.

Each rate is the unit of premium for each $100.00 of payroll.

CLASS CODE	PREFERRED RATE	SELECT RATE	EQUITABLE RATE	CLASS CODE	PREFERRED RATE	SELECT RATE	EQUITABLE RATE
0005	17.35	18.26	20.09	1803	23.09	24.30	26.73
0006	17.98	18.93	20.82	1852	(a)	(a)	(a)
0007	19.24	20.25	22.28	1853	(a)	(a)	(a)
0008	6.96	7.33	8.06	1860	(a)	(a)	(a)
0034	25.22	26.55	29.21	1924	(a)	(a)	(a)
0035	4.19	4.41	4.85	1925	(a)	(a)	(a)
0042	15.44	16.25	17.88	2001	(a)	(a)	(a)
0050	21.51	22.64	24.90	2002	14.76	15.54	17.09
0106	35.21	37.06	40.77	2003	8.37	8.81	9.69
0124	45.13	47.50	52.25	2014	11.50	12.11	13.32
0131	28.78	30.29	33.32	2016	4.30	4.53	4.98
0251	12.83	13.50	14.85	2021	6.19	6.52	7.17
0400	(a)	(a)	(a)	2030	21.73	22.87	25.16
0401	(a)	(a)	(a)	2039	10.17	10.70	11.77
0917	12.55	13.21	14.53	2041	3.48	3.66	4.03
1005	2.67	2.81	3.09	2065	(a)	(a)	(a)
1009	(a)	(a)	(a)	2070	17.56	18.48	20.33
1016	16.34	17.20	18.92	2081	16.06	16.90	18.59
1164	37.65	39.63	43.59	2089	26.95	28.37	31.21
1165	10.33	10.87	11.96	2095	20.59	21.67	23.84
1320	7.84	8.25	9.08	2101	(a)	(a)	(a)
1322	42.16	44.38	48.82	2105	22.64	23.83	26.21
1430	(a)	(a)	(a)	2110	(a)	(a)	(a)
1438	6.28	6.61	7.27	2111	11.32	11.92	13.11
1452	24.81	26.12	28.73	2112	16.76	17.64	19.40
1463	21.61	22.75	25.03	2121	7.22	7.60	8.36
1470	(a)	(a)	(a)	2130	15.42	16.23	17.85
1472	(a)	(a)	(a)	2131	5.86	6.17	6.79
1624	23.93	25.19	27.71	2143	12.52	13.18	14.50
1642	13.80	14.53	15.98	2150	10.40	10.95	12.05
1654	(a)	(a)	(a)	2156	12.92	13.60	14.96
1655	27.65	29.10	32.01	2157	7.13	7.50	8.25
1699	7.19	7.57	8.33	2172	(a)	(a)	(a)
1701	8.01	8.43	9.27	2177	(a)	(a)	(a)
1710	15.45	16.26	17.89	2211	(a)	(a)	(a)
1741	(a)	(a)	(a)	2220	(a)	(a)	(a)
1747	13.52	14.23	15.65	2286	7.38	7.77	8.55
1748	(a)	(a)	(a)	2288	(a)	(a)	(a)

CLASS CODE	PREFERRED RATE	SELECT RATE	EQUITABLE RATE	CLASS CODE	PREFERRED RATE	SELECT RATE	EQUITABLE RATE
2300	(a)	(a)	(a)	2841	28.81	30.33	33.36
2302	(a)	(a)	(a)	2881	9.74	10.25	11.28
2305	(a)	(a)	(a)	2883	17.85	18.79	20.67
2361	(a)	(a)	(a)	2913	(a)	(a)	(a)
2362	6.04	6.36	7.00	2915	6.78	7.14	7.85
2380	6.91	7.27	8.00	2916	13.13	13.82	15.20
2386	(a)	(a)	(a)	2923	6.75	7.11	07.82
2388	5.57	5.86	6.45	2942	4.90	5.16	5.68
2402	(a)	(a)	(a)	2960	22.86	24.06	26.47
2413	(a)	(a)	(a)	3004	(a)	(a)	(a)
2416	(a)	(a)	(a)	3018	(a)	(a)	(a)
2417	(a)	(a)	(a)	3022	(a)	(a)	(a)
2501	8.26	8.69	9.56	3027	(a)	(a)	(a)
2503	1.78	1.87	2.06	3028	(a)	(a)	(a)
2534	(a)	(a)	(a)	3030	18.54	19.52	21.47
2570	10.92	11.49	12.64	3040	14.99	15.78	17.36
2576	8.23	8.66	9.53	3041	(a)	(a)	(a)
2578	19.93	20.98	23.08	3042	(a)	(a)	(a)
2585	13.84	14.57	16.03	3064	18.60	19.58	21.54
2586	6.18	6.51	7.16	3066	15.11	15.91	17.50
2587	11.24	11.83	13.01	3076	11.01	11.59	12.75
2589	6.82	7.18	7.90	3081	18.45	19.42	21.36
2600	6.85	7.21	7.93	3082	(a)	(a)	(a)
2623	12.20	12.84	14.12	3085	5.95	6.26	6.89
2651	(a)	(a)	(a)	3091	(a)	(a)	(a)
2660	(a)	(a)	(a)	3093	(a)	(a)	(a)
2670	5.02	5.28	5.81	3110	(a)	(a)	(a)
2683	11.35	11.95	13.15	3111	17.79	18.73	20.60
2688	11.46	12.06	13.27	3113	8.14	8.57	9.43
2702	46.44	48.88	53.77	3114	9.02	9.49	10.44
2703	10.70	11.26	12.39	3118	(a)	(a)	(a)
2710	36.79	38.73	42.60	3119	(a)	(a)	(a)
2714	9.30	9.79	10.77	3122	10.48	11.03	12.13
2727	25.33	26.66	29.33	3126	10.63	11.19	12.31
2731	14.97	15.76	17.34	3131	(a)	(a)	(a)
2735	19.38	20.40	22.44	3132	(a)	(a)	(a)
2741	(a)	(a)	(a)	3145	(a)	(a)	(a)
2747	(a)	(a)	(a)	3146	8.44	8.88	9.77
2759	15.48	16.29	17.92	3169	8.88	9.35	10.29
2790	5.90	6.21	6.83	3175	(a)	(a)	(a)
2802	16.21	17.06	18.77	3179	4.40	4.63	5.09
2812	09.91	10.43	11.47	3180	8.54	8.99	9.89
2835	7.75	8.16	8.98	3188	(a)	(a)	(a)
2836	(a)	(a)	(a)	3220	(a)	(a)	(a)

CLASS CODE	PREFERRED RATE	SELECT RATE	EQUITABLE RATE	CLASS CODE	RPEFERRED RATE	SELECT RATE	EQUITABLE RATE
3223	(a)	(a)	(a)	3807	8.28	8.72	9.59
3224	(a)	(a)	(a)	3808	8.43	8.87	9.76
3227	(a)	(a)	(a)	3821	20.03	21.08	23.19
3240	(a)	(a)	(a)	3822	(a)	(a)	(a)
3241	(a)	(a)	(a)	3824	9.89	10.41	11.45
3255	(a)	(a)	(a)	3826	(a)	(a)	(a)
3257	10.40	10.95	12.05	3827	(a)	(a)	(a)
3270	(a)	(a)	(a)	3830	5.55	5.84	6.42
3300	(a)	(a)	(a)	3851	(a)	(a)	(a)
3303	(a)	(a)	(a)	3865	8.91	9.38	10.32
3307	(a)	(a)	(a)	3881	15.24	16.04	17.64
3315	8.35	08.79	9.67	4000	13.00	13.68	15.05
3336	11.22	11.81	12.99	4021	15.20	16.00	17.60
3365	17.92	18.86	20.75	4024	18.16	19.12	21.03
3372	10.46	11.01	12.11	4034	19.95	21.00	23.10
3373	(a)	(a)	(a)	4036	8.13	8.56	9.42
3383	4.95	5.21	5.73	4038	8.08	8.51	9.36
3385	3.35	3.53	3.88	4053	7.75	8.16	8.98
3400	12.21	12.85	14.14	4061	14.28	15.03	16.53
3507	10.36	10.90	11.99	4062	(a)	(a)	(a)
3515	(a)	(a)	(a)	4101	(a)	(a)	(a)
3548	5.56	5.85	6.44	4111	(a)	(a)	(a)
3559	11.04	11.62	12.78	4112	3.68	3.87	4.26
3565	(a)	(a)	(a)	4113	(a)	(a)	(a)
3574	2.49	2.62	2.88	4114	(a)	(a)	(a)
3581	3.22	3.39	3.73	4130	9.20	9.68	10.65
3612	6.37	6.71	7.38	4131	11.26	11.85	13.04
3620	26.96	28.38	31.22	4133	6.18	6.51	7.16
3629	5.26	5.54	6.09	4150	2.69	2.83	3.11
3632	8.99	9.46	10.41	4206	19.23	20.24	22.26
3634	4.68	4.93	5.42	4207	(a)	(a)	(a)
3635	(a)	(a)	(a)	4239	10.93	11.51	12.66
3638	(a)	(a)	(a)	4240	(a)	(a)	(a)
3639	(a)	(a)	(a)	4243	(a)	(a)	(a)
3642	(a)	(a)	(a)	4244	10.95	11.53	12.68
3643	5.45	5.74	6.31	4250	(a)	(a)	(a)
3647	(a)	(a)	(a)	4251	7.81	8.22	9.04
3648	4.75	5.00	5.50	4263	11.90	12.53	13.78
3681	2.05	2.16	2.38	4273	(a)	(a)	(a)
3685	4.71	4.96	5.46	4279	10.17	10.70	11.77
3719	62.59	65.88	72.47	4282	(a)	(a)	(a)
3724	17.01	17.90	19.69	4283	(a)	(a)	(a)
3726	60.63	63.82	70.20	4299	4.25	4.47	4.92
3803	(a)	(a)	(a)	4301	(a)	(a)	(a)

CLASS CODE	PREFERRED RATE	SELECT RATE	EQUITABLE RATE	CLASS CODE	PREFERRED RATE	SELECT RATE	EQUITABLE RATE
4304	5.43	5.72	6.29	4774	27.11	28.54	31.39
4307	2.43	2.56	2.82	4775	26.30	27.68	30.45
4308	(a)	(a)	(a)	4776	(a)	(a)	(a)
4350	(a)	(a)	(a)	4777	15.60	16.42	18.06
4351	1.68	1.77	1.95	4779	(a)	(a)	(a)
4352	1.82	1.92	2.11	4799	(a)	(a)	(a)
4360	(a)	(a)	(a)	4803	13.16	13.85	15.24
4361	2.53	2.66	2.93	4815	6.45	6.79	7.47
4362	(a)	(a)	(a)	4819	(a)	(a)	(a)
4410	17.41	18.33	20.16	4823	1.92	2.02	2.22
4417	(a)	(a)	(a)	4825	3.74	3.94	4.33
4420	(a)	(a)	(a)	4902	7.97	8.39	9.23
4431	(a)	(a)	(a)	4923	(a)	(a)	(a)
4432	(a)	(a)	(a)	5020	14.42	15.18	16.70
4439	(a)	(a)	(a)	5022	51.22	53.92	59.31
4452	16.09	16.94	18.63	5037	42.66	44.91	49.40
4459	(a)	(a)	(a)	5040	141.51	148.99	163.89
4470	(a)	(a)	(a)	5057	56.27	59.23	65.15
4484	16.16	17.01	18.71	5059	110.90	116.74	128.41
4493	(a)	(a)	(a)	5069	117.71	123.90	136.29
4511	3.95	4.16	4.58	5086	150.09	157.99	173.79
4557	7.19	7.57	8.33	5102	17.66	18.59	20.45
4558	4.15	4.37	4.81	5146	7.86	8.27	9.10
4561	(a)	(a)	(a)	5160	12.76	13.43	14.77
4568	(a)	(a)	(a)	5183	11.24	11.83	13.01
4581	(a)	(a)	(a)	5188	13.73	14.45	15.90
4583	11.79	12.41	13.65	5190	7.09	7.46	8.21
4611	(a)	(a)	(a)	5191	2.91	3.06	3.37
4635	10.46	11.01	12.11	5192	8.04	8.46	9.31
4653	(a)	(a)	(a)	5213	24.99	26.31	28.94
4665	24.23	25.50	28.05	5215	24.99	26.31	28.94
4670	(a)	(a)	(a)	5221	24.99	26.31	28.94
4683	7.75	8.16	8.98	5222	36.68	38.61	42.47
4686	(a)	(a)	(a)	5223	19.36	20.38	22.42
4692	1.05	1.11	1.22	5348	8.21	8.64	9.50
4693	3.19	3.36	3.70	5402	(a)	(a)	(a)
4703	(a)	(a)	(a)	5403	32.95	34.68	38.15
4717	(a)	(a)	(a)	5437	14.52	15.28	16.81
4720	6.06	6.38	7.02	5443	23.23	24.45	26.90
4740	5.61	5.91	6.50	5445	25.31	26.64	29.30
4741	(a)	(a)	(a)	5462	19.80	20.84	22.92
4751	(a)	(a)	(a)	5472	26.16	27.54	30.29
4770	(a)	(a)	(a)	5473	26.16	27.54	30.29
4773	37.82	39.81	43.79	5474	30.88	32.50	35.75

CLASS CODE	PREFERRED RATE	SELECT RATE	EQUITABLE RATE	CLASS CODE	PREFERRED RATE	SELECT RATE	EQUITABLE RATE
5479	26.16	27.54	30.29	6854	(a)	(a)	(a)
5480	26.61	28.01	30.81	6882	(a)	(a)	(a)
5491	12.55	13.21	14.53	6884	(a)	(a)	(a)
5506	19.56	20.59	22.65	7020	21.72	22.86	25.15
5507	23.15	24.37	26.81	7133	10.23	10.77	11.85
5508	28.42	29.92	32.91	7219	22.74	23.94	26.33
5511	29.77	31.34	34.47	7222	28.07	29.55	32.51
5538	10.32	10.86	11.95	7230	10.90	11.47	12.62
5551	54.91	57.80	63.58	7231	9.71	10.22	11.24
5605	2.80	2.95	3.25	7360	20.81	21.90	24.09
5606	2.80	2.95	3.25	7380	6.20	6.53	7.18
5645	21.36	22.48	24.73	7382	9.20	9.68	10.65
5651	21.36	22.48	24.73	7390	14.78	15.56	17.12
5703	76.10	80.10	88.11	7395	30.81	32.43	35.67
5705	40.01	42.12	46.33	7403	4.23	4.45	4.90
5951	4.66	4.91	5.40	7405	6.35	6.68	7.35
6003	52.37	55.13	60.64	7418	12.23	12.87	14.16
6005	12.82	13.49	14.84	7419	6.39	6.73	7.40
6017	32.06	33.75	37.13	7420	26.02	27.39	30.13
6018	43.90	46.21	50.83	7421	5.87	6.18	6.80
6045	23.66	24.90	27.39	7422	26.53	27.93	30.72
6204	32.09	33.78	37.16	7423	5.25	5.53	6.08
6206	13.21	13.90	15.29	7424	17.01	17.91	19.70
6213	28.61	30.12	33.13	7425	34.40	36.21	39.83
6214	8.27	8.71	9.58	7431	9.88	10.40	11.44
6216	16.99	17.88	19.67	7502	3.72	3.92	4.31
6217	21.33	22.45	24.70	7515	6.01	6.33	6.96
6229	19.75	20.79	22.87	7520	10.10	10.63	11.69
6233	26.32	27.70	30.47	7538	20.28	21.35	23.49
6235	41.90	44.11	48.52	7539	4.52	4.76	5.24
6236	64.17	67.55	74.31	7540	4.16	4.38	4.82
6237	7.22	7.60	8.36	7580	8.44	8.88	9.77
6251	39.69	41.78	45.96	7590	(a)	(a)	(a)
6252	38.10	40.10	44.11	7600	4.59	4.83	5.31
6260	23.87	25.13	27.64	7601	51.37	54.07	59.48
6306	17.91	18.85	20.74	7605	4.30	4.53	4.98
6319	17.91	18.85	20.74	7610	1.05	1.11	1.22
6325	19.01	20.01	22.01	7704	7.08	7.45	8.20
6365	7.62	8.02	8.82	7720	9.23	9.72	10.69
6400	27.63	29.08	31.99	7721	7.98	8.40	9.24
6504	17.84	18.78	20.66	7722	4.17	4.39	4.83
6811	(a)	(a)	(a)	7855	24.52	25.81	28.39
6834	11.50	12.11	13.32	8001	2.73	2.87	3.16
6836	11.99	12.62	13.88	8002	2.47	2.60	2.86

CLASS CODE	PREFERRED RATE	SELECT RATE	EQUITABLE RATE	CLASS CODE	PREFERRED RATE	SELECT RATE	EQUITABLE RATE
8006	7.33	7.72	8.49	8381	7.87	8.28	9.11
8008	2.40	2.53	2.78	8385	7.82	8.23	9.05
8010	3.44	3.62	3.98	8392	6.09	6.41	7.05
8013	1.12	1.18	1.30	8393	8.84	9.31	10.24
8017	2.19	2.30	2.53	8500	21.59	22.73	25.00
8018	7.37	7.76	8.54	8601	1.96	2.06	2.27
8021	13.02	13.71	15.08	8606	12.69	13.36	14.70
8031	16.81	17.69	19.46	8719	2.31	2.43	2.67
8032	5.04	5.30	5.83	8720	3.41	3.59	3.95
8033	4.77	5.02	5.52	8742	.84	.88	.97
8039	5.12	5.39	5.93	8743	.58	.61	.67
8044	8.44	8.88	9.77	8744	.80	.84	.92
8046	4.21	4.43	4.87	8745	8.72	9.18	10.10
8047	5.20	5.47	6.02	8748	2.08	2.19	2.41
8050	3.45	3.63	3.99	8755	3.04	3.20	3.52
8061	6.69	7.04	7.74	8800	.91	.96	1.06
8102	10.86	11.43	12.57	8803	.93	.98	1.08
8103	6.05	6.37	7.01	8810	.54	.57	.63
8105	8.69	9.15	10.07	8811	.64	.67	.74
8106	13.15	13.84	15.22	8829	17.82	18.76	20.64
8107	6.68	7.03	7.73	8830	17.82	18.76	20.64
8111	7.19	7.57	8.33	8831	5.60	5.89	6.48
8116	7.82	8.23	9.05	8832	.94	.99	1.09
8203	9.58	10.08	11.09	8833	5.52	5.81	6.39
8204	23.87	25.13	27.64	8834	18.70	19.68	21.65
8209	13.29	13.99	15.39	8835	15.42	16.23	17.85
8215	16.65	17.53	19.28	8837	6.41	6.75	7.43
8227	9.95	10.47	11.52	8843	3.99	4.20	4.62
8232	11.16	11.75	12.93	8868	.53	.56	.62
8233	9.31	9.80	10.78	8869	.27	.28	.31
8235	11.86	12.48	13.73	8901	.57	.60	.66
8263	17.25	18.16	19.98	9014	8.76	9.22	10.14
8264	40.39	42.52	46.77	9015	7.26	7.64	8.40
8265	26.82	28.23	31.05	9016	9.47	9.97	10.97
8276	51.02	53.71	59.08	9019	(a)	(a)	(a)
8279	51.02	53.71	59.08	9040	8.27	8.70	9.57
8280	29.83	31.40	34.54	9042	6.84	7.20	7.92
8288	23.45	24.68	27.15	9052	8.08	8.50	9.35
8291	11.94	12.57	13.83	9060	5.46	5.75	6.33
8292	19.39	20.41	22.45	9061	5.80	6.10	6.71
8293	20.39	21.46	23.61	9063	2.34	2.46	2.71
8304	8.88	9.35	10.29	9079	5.24	5.52	6.07
8350	8.79	9.25	10.18	9088	35.03	36.87	40.56
8380	6.84	7.20	7.92	9089	4.28	4.50	4.95

CLASS CODE	PREFERRED RATE	SELECT RATE	EQUITABLE RATE	CLASS CODE	PREFERRED RATE	SELECT RATE	EQUITABLE RATE
9093	4.05	**4.26**	4.69	**9422**	5.98	**6.29**	6.92
9100	2.19	**2.30**	2.53	**9424**	6.73	**7.08**	7.79
9101	7.48	**7.87**	8.66	**9425**	3.45	**3.63**	3.99
9102	17.32	**18.23**	20.05	**9427**	9.25	**9.74**	10.71
9103	6.87	**7.23**	7.95	**9501**	8.27	**8.71**	9.58
9104	4.30	**4.53**	4.98	**9505**	11.48	**12.08**	13.29
9154	2.67	**2.81**	3.09	**9516**	5.04	**5.31**	5.84
9156	4.31	**4.54**	4.99	**9519**	5.04	**5.31**	5.84
9178	42.99	**45.25**	49.78	**9521**	39.60	**41.68**	45.85
9179	54.63	**57.50**	63.25	**9522**	5.14	**5.41**	5.95
9180	15.31	**16.12**	17.73	**9529**	67.43	**70.98**	78.08
9182	3.92	**4.13**	4.54	**9534**	29.58	**31.14**	34.25
9186	44.24	**46.57**	51.23	**9545**	8.33	**8.77**	9.65
9220	10.95	**11.53**	12.68	**9549**	25.24	**26.57**	29.23
9402	27.37	**28.81**	31.69	**9552**	16.72	**17.60**	19.36
9403	20.12	**21.18**	23.30	**9586**	2.83	**2.98**	3.28
9404	14.62	**15.39**	16.93	**9600**	1.73	**1.82**	2.00
9410	5.20	**5.47**	6.02	**9610**	2.67	**2.81**	3.09
9411	2.39	**2.52**	2.77	**9620**	4.60	**4.84**	5.32
9412	3.49	**3.67**	4.04	**9984**	(a)	(a)	(a)
9420	8.69	**9.15**	10.07	**9985**	(a)	(a)	(a)
9421	8.38	**8.82**	9.70				

Initial Deposit:

Minimum for each coverage period _____ $200.00

Payment methods:

Amount Required	Alternatives
$ 200 - $ 1,000	cash, check, or money order only
1,000 - 25,000	cash, check, money order, or certificate of deposit
25,000 & Over	cash, check, money order, certificate of deposit, or surety bond

Employee Expense Flat Rates (may be excluded from payroll):

Meals	WITHIN MONTANA	OUT-OF-STATE
Morning (12:01 am to 10:00 am)	$3.50	$5.00
Midday (10:01 am to 3:00 pm)	$4.00	$6.50
Evening (3:01 pm to 12:00 am)	$8.00	$12.00

Lodging

If receipt is not available and travel included overnight stay _____ $12.00

Personal Passenger Vehicle Allowance

Maximum allowance per mile _____ $0.28

Drivers employed by a motor carrier with interstate operating authority:

Maximum daily rate for meals and lodging _____ $30.00

Chain saw rent and related timber falling expenses:

Maximum daily rate _____ $22.50

Heavy equipment:

Reasonable rental value not to exceed 75% of the employee's gross remuneration

Covered Corporate Officers:				Covered Owners or Partners:			
Minimum		Maximum		Minimum		Maximum	
$6,000.00	full fiscal year	$28,300.00	full fiscal year	$10,800.00	full fiscal year	$28,312.00	full fiscal year
1,500.00	per quarter	7,075.00	per quarter	2,700.00	per quarter	7,078.00	per quarter
500.00	per month	2,358.33	per month	900.00	per month	2,359.33	per month
16.44	per day	77.53	per day	29.59	per day	77.57	per day

Experience Modification Qualification:

Manual premium of at least:

Most recent completed year _____ $8,000.00

or

Annual average of the previous two or three completed years _____ $4,000.00

Volume Discount:

Modified Standard Premium	Annual Discount Rate
$0 - $5,000	0.0%
5,000 - 100,000	3.5%
100,000 - 500,000	5.0%
500,000 & Over	7.0%

Minimum Premium (each coverage period within each fiscal year) _____ $194.00

CLASSIFICATION CODES BY NUMERICAL SEQUENCE

CODE	CLASSIFICATION
0005-01	Nursery Workers & D
0005-02	Yew Bark Peeling & D
0006	Farm & D
0007	State College or School: Agricultural Workers
0008-01	Gardening - Market - & D
0008-02	Sugar Beets - Hand Hoe or Thin Only
0034	Poultry or Egg Producer or Hatchery & D
0035	Florist - Cultivating or Gardening - & D
Y-0042	Landscape Gardening & D
Y-0050	Farm Machinery Operation & D
0106	Tree Pruning, Spraying & D
0124	Reforestation & D
0131-01	Christmas Tree Farm & D
0131-02	Yew Brush Cutting
0251	Irrigation Works Operation & D
0400	Cotton Compressing & D
0401	Cotton Gin Operation & L/M, D
0917	Domestic Service Contractor - Inside
1005	Coal Mining - Surface - & D
1009	Coal Mining - Surface Auger - & D
1016	Coal Mining - Underground - & D
1164	Mining NOC - Not Coal - Underground - & D
1165	Mining NOC - Not Coal - Surface - & D
1320	Oil or Gas Lease Operator & D
Y-1322	Oil or Gas Well: Cleaning Old Wells - & D
1430-01	Smelting, Sintering or Refining - Lead - & D
1430-02	Lead Mfg. - Red or White - & D
1438-01	Smelting, Sintering or Refining - Metals NOC - & D
1438-02	Smelting - Electric Process - & D
1438-03	Calcium Carbide Mfg. & D
1438-04	Blast Furnace Operation & D
1438-05	Magnesium Metal Mfg. - All Operations & D
1452-01	Graphite Mfg. & D
1452-02	Ore Milling & D
1463-01	Asphalt Works & D
1463-02	Coal Billet or Briquet Mfg. & D
1470	Coke Mfg. & D
1472-01	Alcohol Mfg. - Wood - & D
1472-02	Charcoal Mfg. & D
1472-03	Creosote Mfg. & D
1472-04	Distillation - Wood - & D
1624-01	Quarry NOC & D
1624-02	Slate Splitting or Roofing Slate Mfg. & D
1642	Lime Mfg.
1654	Quarry - Cement Rock - Surface - & D

1655-01	Lime Mfg. - Quarry - Surface - & D
1655-02	Quarry - Limestone - Surface - & D
1699	Rock Wool Mfg.
1701-01	Cement Mfg.
1701-02	Plaster Mill
1710	Stone Crushing - No Quarrying - & D
1741-01	Flint or Spar Grinding & D
1741-02	Silica Grinding & D
1747-01	Emery Works & D
1747-02	Talc Mill & D
1748	Abrasive Wheel Mfg. & D
1803-01	Slate Milling & D
1803-02	Stone Cutting or Polishing NOC & D
1803-03	Hone or Oil Stone Mfg. & D
1803-04	Soapstone or Soapstone Products Mfg. & D
1852	Asbestos Goods Mfg.
1853	Mica Goods Mfg.
1860	Abrasive Paper or Cloth Preparation
1924-01	Wire Drawing or Cable Mfg. - Not Iron or Steel
1924-02	Cable Mfg. or Wire Drawing - Not Iron or Steel
1925	Die Casting Mfg.
2001	Cracker Mfg.
2002	Macaroni Mfg.
2003	Bakery & R/S, D
2014-01	Feed Mfg.
2014-02	Grain Milling
2014-03	Yew Bark Processing
2016	Breakfast Food Mfg.
2021-01	Molasses or Syrup Refining
2021-02	Sugar Refining
2030	Sugar Mfg. - Beet
2039	Ice Cream Mfg. & D
2041-01	Confection Mfg.
2041-02	Chewing Gum Mfg.
2041-03	Chocolate or Cocoa Mfg.
2065	Milk Products Mfg. NOC
2070-01	Butter or Cheese Mfg. & R/S, D
2070-02	Creamery & R/S, D
2070-03	Milk Depot or Milk Dealer & R/S, D
2070-04	Milk Bottle Exchange - All Employees & D
2081	Slaughtering
2089	Packing House - All Operations
2095-01	Meat Products Mfg. NOC
2095-02	Sausage or Sausage Casing Mfg.

2101	Fish Curing
2105	Fruit Packing
2110	Pickle Mfg.
2111	Cannery NOC
2112	Fruit Evaporating or Preserving
2121-01	Brewery & D
2121-02	Malt House & D
2130-01	Alcohol Mfg. - Grain - All Operations
2130-02	Spirituous Liquor Distillery
2131	Spirituous Liquor Bottling
2143-01	Fruit Juice Mfg.
2143-02	Winery
2150	Ice Mfg.
2156	Bottling - No Carbonated Liquids or Spirituous Liquors - & R/S, D
2157-01	Bottling NOC & R/S, D
2157-02	Carbonated Beverage Mfg. NOC & R/S, D
2172-01	Cigarette Mfg.
2172-02	Tobacco Mfg. NOC
2177	Cigar Mfg.
2211-01	Cotton Batting, Wadding or Waste Mfg.
2211-02	Shoddy Mfg.
2211-03	Wool Combing or Scouring
2211-04	Wool Separating
2220-01	Carpet or Rug Mfg. - Jute or Hemp
2220-02	Cord or Twine Mfg. - Cotton
2220-03	Cordage, Rope or Twine Mfg. NOC
2220-04	Cotton Spinning & Weaving
2220-05	Flax Spinning & Weaving
2220-06	Hemp or Jute Spinning & Weaving
2220-07	Jute or Hemp Spinning & Weaving
2220-08	Thread or Yarn Mfg. - Cotton
2220-09	Yarn or Thread Mfg. - Cotton
2286-01	Wool Spinning & Weaving
2286-02	Yarn Mfg. - Wool
2288	Felting Mfg.
2300-01	Plush or Velvet Mfg.
2300-02	Velvet or Plush Mfg.
2302-01	Silk Thread or Yarn Mfg.
2302-02	Silk Throwing & Weaving
2302-03	Thread or Yarn Mfg. - Silk
2302-04	Yarn or Thread Mfg. - Silk
2305	Textile Fiber Mfg. - Synthetic
2361	Hosiery Mfg.
2362-01	Glove or Mitten Mfg. - Knit
2362-02	Knit Goods Mfg. NOC

2380-01	Net Mfg. - Not Wire
2380-02	Webbing Mfg.
2380-03	Braid & Fringe Mfg.
2386	Lace Mfg.
2388	Embroidery Mfg.
2402	Carpet or Rug Mfg. NOC
2413	Textile - Bleaching, Finishing
2416	Yarn or Thread Dyeing or Finishing
2417	Cloth Printing
2501-01	Clothing Mfg.
2501-02	Doll Clothing or Cloth Dolls Mfg.
2501-03	Furnishing Goods Mfg. NOC
2501-04	Shirt Mfg.
2501-05	Suspender Mfg.
2501-06	Collar Mfg.
2501-07	Hat Mfg.
2501-08	Feather Pillow Mfg.
2501-09	Pillow, Quilt or Cushion Mfg.
2501-10	Umbrella Mfg.
2501-11	Millinery Mfg.
2501-12	Lingerie Mfg.
2503-01	Dressmaking or Tailoring - Custom
2503-02	Tailoring or Dressmaking - Custom
2534-01	Feather or Flower Mfg. - Artificial
2534-02	Flower or Feather Mfg. - Artificial
2534-03	Hair Goods Mfg. - Human Hair
2570	Mattress or Box Spring Mfg.
2576-01	Awning or Tent Mfg. - Shop
2576-02	Canvas Goods Mfg. NOC - Shop
2576-03	Sail Making - Shop
2578-01	Bag or Sack Mfg. - Cloth
2578-02	Bag Renovating
2585-01	Diaper Service & R/S, D
2585-02	Carpet, Rug & Upholstery Cleaning & D
2585-03	Laundry NOC & R/S, D
2586	Cleaning or Dyeing & R/S, D
2587	Towel or Toilet Supply Company & R/S, D
2589	Laundry & Dry Cleaning Store - Retail - & R/S, D
2600	Fur Mfg.
2623-01	Leather Mfg. - Patent or Enamel
2623-02	Tanning
2623-03	Wool Pulling
2623-04	Hatters' Fur Mfg.
2623-05	Leather Embossing

2651-01	Shoe Stock Mfg. NOC
2651-02	Shoe Findings Mfg.
2660-01	Boot or Shoe Mfg. NOC
2660-02	Shoe or Boot Mfg. NOC
2670	Glove Mfg. - Leather or Textile
2683	Luggage Mfg.
2688-01	Leather Goods Mfg. NOC
2688-02	Pocketbook Mfg. - Leather or Fabric
2688-03	Leather Belting Mfg.
2702-01	Logging or Lumbering & D
2702-02	Dam or Lock Construction - Timber Cutting & D
2702-03	Logging Road Construction - All Operations & D
Y-2703	Logging Equipment Maintenance & Repair
2710	Saw Mill
2714	Veneer Mfg.
2727	Log Hauling - All Employees & D
2731	Planing or Molding Mill
2735-01	Furniture Stock Mfg.
2735-02	Pencil Stock Mfg. - Wood
2741-01	Cooperage Stock Mfg.
2741-02	Last Block Mfg.
2741-03	Barrel Stock Mfg.
2747-01	Cooperage Assembly
2747-02	Barrel Assembly
2759	Box or Box Shook Mfg.
2790-01	Last or Shoe Form Mfg.
2790-02	Pattern-making NOC
2802-01	Carpentry - Shop Only - & D
2802-02	Sash, Door or Assembled Millwork Mfg. - Wood - & D
2812-01	Cabinet Works with Power Machinery
2812-02	Trailer Mfg. - Home Type
2835	Brush or Broom Assembly
2836	Brush or Broom Mfg. NOC
2841-01	Brush or Broom Handle Mfg.
2841-02	Shade Roller Mfg. - Wood
2841-03	Shuttle Mfg.
2841-04	Woodenware Mfg. NOC
2841-05	Wood Turned Products Mfg. NOC
2841-06	Pipe Mfg. - Wooden, Tobacco
2881-01	Cabinet Works - No Power Machinery
2881-02	Furniture Assembly - Wood
2881-03	Venetian Blind Assembly
2881-04	Coffin or Casket Mfg. or Assembly - Wood

2883-01	Billiard Table Mfg. & Installation
2883-02	Furniture Mfg. - Wood - NOC
2883-03	Cabinet Mfg. for Audio or Visual Device
2883-04	Piano Case Mfg.
2883-05	Trunk Mfg.
2883-06	Box Mfg. - Cigar - Wood
2913	Rattan, Willow or Twisted Fiber Products Mfg.
2915	Veneer Products Mfg. - Veneer Mfg.
2916	Veneer Products Mfg. - No Veneer Mfg.
2923-01	Musical Instrument Mfg. - Wood - NOC
2923-02	Organ Building & Installation
2923-03	Piano Mfg.
2942-01	Crayon, Pencil or Penholder Mfg.
2942-02	Pencil, Penholder or Crayon Mfg.
2960-01	Tie, Post & Pole Yard & D
2960-02	Wood Preserving & D
3004	Iron or Steel Mfg.: Steel Making & D
3018	Iron or Steel Mfg.: Rolling Mill & D
3022	Pipe or Tube Mfg. NOC & D
3027-01	Rolling Mill NOC & D
3027-02	Lead Works - Sheet, Pipe or Shot - & D
3027-03	Pipe or Tube Mfg. - Lead - & D
3028	Pipe or Tube Mfg. - Iron or Steel - & D
3030	Iron or Steel Works - Shop - Structural - & D
3040	Iron Works - Shop - Ornamental - & D
3041	Iron Works - Shop - Decorative or Artistic - & Foundry, D
3042	Elevator or Escalator Mfg.
3064	Sign Mfg. - Metal
3066-01	Sheet Metal Work - Shop
3066-02	Coppersmith - Shop
3066-03	Door, Door Frame or Sash Mfg. - Wood - Metal Covered
3076-01	Fireproof Equipment Mfg.
3076-02	Bedstead Mfg. or Assembly - Metal
3076-03	Furniture Mfg. - Metal
3076-04	Coffin or Casket Mfg. or Assembly - Metal
3076-05	Soda Water Fountain or Apparatus Mfg.
3081-01	Foundry - Ferrous - NOC
3081-02	Foundry - Malleable Iron
3082-01	Foundry - Steel Castings
3082-02	Car Wheel Mfg. - Railroad
3085	Foundry - Non-Ferrous
3091	Enameled Iron Ware Mfg.

3093	Pipe Mfg. - Cast Iron
3110-01	Chain Mfg. - Forged
3110-02	Forging Works - Drop or Machine
3110-03	Tool Mfg. NOC - Forging
3111-01	Blacksmith
3111-02	Pipe Bending & Cutting
3113	Tool Mfg. NOC - Not Drop or Machine Forged
3114	Tool Mfg. NOC - Machining or Finishing
3118-01	File Mfg.
3118-02	Saw Mfg.
3119-01	Needle Mfg.
3119-02	Pen Point Mfg.
3122-01	Cutlery Mfg. NOC
3122-02	Razor Mfg. NOC
3126	Tool Mfg. - Agricultural, Construction
3131	Button or Fastener Mfg. - Metal
3132-01	Nut or Bolt Mfg.
3132-02	Spike Mfg.
3145-01	Automatic Screw Machine Products Mfg.
3145-02	Screw Mfg.
3146-01	Hardware Mfg. NOC
3146-02	Horse Shoe Mfg.
3146-03	Skate Mfg.
3169	Stove Mfg.
3175-01	Heater or Radiator Mfg. - Cast Iron
3175-02	Radiator or Heater Mfg. - Cast Iron
3179	Electrical Apparatus Mfg. NOC
3180-01	Electric or Gas Lighting Fixtures Mfg.
3180-02	Gas or Electric Lighting Fixtures Mfg.
3188	Plumbers' Supplies Mfg. NOC
3220	Can Mfg.
3223-01	Lamp or Portable Lantern Mfg.
3223-02	Lamp or Lantern Mfg. NOC
3224	Enamel or Agate Ware Mfg.
3227	Aluminum Ware Mfg. - from Sheet Aluminum
3240-01	Cable or Wire Rope Mfg. - Iron or Steel
3240-02	Wire Rope or Cable Mfg. - Iron or Steel
3241	Wire Drawing - Iron or Steel
3255	Wire Cloth Mfg.
3257	Wire Goods Mfg. NOC

3270-01	Eyelet Mfg.
3270-02	Pin Mfg.
3270-03	Tack Mfg.
3270-04	Nail Mfg.
3270-05	Razor Mfg. - Safety
3300	Bed Spring or Wire Mattress Mfg.
3303	Spring Mfg. - Not Wire Springs
3307	Heat Treating - Metal
3315-01	Brass or Copper Goods Mfg.
3315-02	Explo or Ammo Mfg.: Cartridge or Shell Case Mfg. - Metal
3336	Type Foundry
Y-3365	Welding or Cutting NOC & D
3372-01	Electroplating
3372-02	Detinning
3373	Galvanizing or Tinning - Not Electrolytic
3383-01	Gold Leaf Mfg.
3383-02	Jewelry Mfg.
3383-03	Musical Instrument Mfg. - Metal - NOC
3383-04	Silverware Mfg.
3383-05	Watch Case Mfg.
3385-01	Watch Mfg.
3385-02	Clock Mfg.
3400-01	Metal Goods Mfg.
3400-02	Metal Stamping Mfg.
3507-01	Agricultural or Construction Machinery Mfg.
3507-02	Locomotive Works
3507-03	Mining or Ore Milling Machinery Mfg.
3507-04	Road or Street Making Machinery Mfg.
3507-05	Safe Mfg. or Repairing
3507-06	Steam Shovel, Dredge or Construction Machinery Mfg. NOC
3507-07	Construction or Agricultural Machinery Mfg.
3515-01	Textile Machinery Mfg.
3515-02	Loom Harness or Reed Mfg.
3548-01	Printing or Bookbinding Machine Mfg.
3548-02	Arms Mfg. NOC
3559	Confection Machine Mfg.
3565	Typewriter Mfg.
3574-01	Computing, Recording, or Office Machine Mfg. NOC
3574-02	Cash Register Mfg.
3574-03	Gas Meter Mfg.
3574-04	Arms Mfg. - Small Arms - .50 Caliber or Under
3574-05	Explo or Ammo Mfg.: Cartridge Mfg. or Asbly - Small Arms
3574-06	Explo or Ammo Mfg.: Cartridge Component Mfg. - Small Arms
3574-07	Sewing Machine Mfg.
3574-08	Steam or Air Pressure Gauge Mfg.
3574-09	Speedometer or Taximeter Mfg.

3581	Carburetor Mfg.
3612-01	Engine Mfg. NOC
3612-02	Pump Mfg.
3620-01	Boilermaking
3620-02	Tank Building - Metal - Shop
3620-03	Military Tank Hull Mfg. or Assembly
3629	Precision Machined Parts Mfg. NOC
3632	Machine Shop NOC
3634-01	Automatic Sprinkler Head Mfg.
3634-02	Valve Mfg.
3634-03	Water Meter Mfg.
3635	Gear Mfg. or Grinding
3638	Ball or Roller Bearing Mfg.
3639	Explo or Ammo Mfg.: Projectile or Shell Mfg.
3642	Battery Mfg. - Dry
3643	Electric Power or Transmission Equipment Mfg.
3647	Battery Mfg. - Storage
3648	Automotive Lighting Mfg. NOC
3681-01	Electrical Cord Set, Radio or Ignition Harness Assembly
3681-02	Television, Radio, Telephone, or Telecommunications Device Mfg. NOC
3681-03	Telephone or Telegraph Apparatus Mfg.
3685-01	Instrument Mfg. NOC.
3685-02	Thermometer Mfg.
Y-3719	Oil Still Erection or Repair
Y-3724-01	Electrical Apparatus Installation or Repair & D
Y-3724-02	Millwright Work NOC & D
Y-3724-03	Machinery or Equipment Erection or Repair NOC & D
Y-3726-01	Boiler Installation or Repair - Steam
Y-3726-02	Boiler Scaling
Y-3726-03	Tank Erection or Repair - Metal - Within Buildings
3803	Automobile Wheel Mfg. - Metal - Not Cast
3807-01	Automobile Radiator Mfg.
3807-02	Radiator Mfg. - Automobile
3808-01	Automobile Mfg. or Assembly
3808-02	Carriage or Wagon Mfg. or Assembly
3821	Automobile Dismantling & D
3822	Automobile Body Mfg. - Service or Repair - Die Pressed Steel
3824	Automobile Body Mfg. - Service or Repair - NOC
3826-01	Aircraft Engine Mfg.
3826-02	Engine Mfg. - Aircraft
3827-01	Automobile Engine Mfg.
3827-02	Engine Mfg. - Automobile
3830	Airplane Mfg.
3851	Motorcycle Mfg. or Assembly

3865-01	Baby Carriage Mfg.
3865-02	Bicycle Mfg. or Assembly
3881	Car Mfg. - Railroad - & D
4000-01	Clay or Shale Digging & D
4000-02	Sand or Gravel Digging & D
4000-03	Dredging NOC & D
4021-01	Brick or Clay Products Mfg. NOC & D
4021-02	Clay Products or Brick Mfg. NOC & D
4021-03	Earthenware or Tile Mfg. NOC & D
4024-01	Refractory Products Mfg. & D
4024-02	Brick Mfg. - Fire or Enameled - & D
4034	Concrete Products Mfg. - Shop or Yard Only - & D
4036-01	Plaster Board or Plaster Block Mfg. & D
4036-02	Plaster or Staff Mixing & D
4038-01	Dress Form Mfg. - Papier-Mache' or Plaster
4038-02	Plaster Statuary or Ornament Mfg.
4053-01	Pottery Mfg.: China or Tableware
4053-02	Terra Cotta Mfg. - Decorative or Architectural
4061	Pottery Mfg.: Earthenware - Hand Molded or Cast
4062	Pottery Mfg.: Porcelain Ware - Mechanical Press Forming
4101-01	Glass Mfg. - Polished Plate - & D
4101-02	Glass Mfg. - Rolled - & D
4101-03	Glass Mfg. - Blown Sheet Window - & D
4111	Glassware Mfg. - No Automatic Blowing Machines
4112	Incandescent Lamp Mfg.
4113	Glass Mfg. - Cut
4114	Glassware Mfg. NOC
4130	Glass Merchant
4131	Mirror Mfg.
4133	Cathedral or Art Glass Window Mfg.
4150-01	Optical Goods Mfg. NOC
4150-02	Lens Mfg. - Ground
4150-03	Computer Chip Mfg.
4206	Pulp Mfg. - Ground Wood Process
4207	Pulp Mfg. - Chemical Process
4239	Paper Mfg.
4240	Box Mfg. - Set-up Paper
4243	Box Mfg. - Folding Paper NOC
4244	Corrugated or Fiber Board Container Mfg.
4250-01	Paper Coating
4250-02	Paper Corrugating or Laminating
4250-03	Paper Crepeing
4250-04	Paper Oiling, Waxing

4251-01	Loose-Leaf Ledger or Notebook Mfg.
4251-02	Stationery Mfg.
4251-03	Carbon Paper or Typewriter Ribbon Mfg.
4251-04	Typewriter Ribbon or Carbon Paper Mfg.
4263	Fiber Goods Mfg.
4273	Bag Mfg. - Paper
4279-01	Paper Goods Mfg. NOC
4279-02	Match Mfg.
4282-01	Boot & Shoe Pattern Mfg.
4282-02	Dress Pattern Mfg. - Paper - & C
4282-03	Music Roll Mfg.
4283-01	Building or Roofing Paper or Felt Preparation
4283-02	Felt or Building or Roofing Paper Preparation
4283-03	Roofing or Building Paper or Felt Preparation
4299-01	Lithographing
4299-02	Playing Cards Mfg.
4299-03	Printing
4299-04	Rubber Stamp Mfg. or Assembly
4301	Wallpaper Mfg.
4304	Newspaper Publishing
4307	Bookbinding
4308	Linotype or Hand Composition
4350	Electrotyping
4351	Photo-Engraving
4352	Engraving
4360	Motion Picture: Development of Negatives, etc.
4361	Photographer - All Employees - & C, S, D
4362	Film Exchange & C
4410-01	Rubber Goods Mfg. NOC
4410-02	Rubber Reclaiming
4417	Boot or Shoe Mfg. - Rubber
4420	Rubber Tire Mfg.
4431	Phonograph Record Mfg.
4432	Fountain Pen or Mechanical Pencil Mfg.
4439	Lacquer or Spirit Varnish Mfg.
4452-01	Bone or Ivory Goods Mfg.
4452-02	Horn Goods Mfg.
4452-03	Plastics Mfg.: Fabricated Products NOC
4459-01	Plastics Mfg.: Sheets, Rods or Tubes
4459-02	Pyroxylin Mfg.
4470-01	Cable Mfg. - Insulated Electrical Cable
4470-02	Wire Insulating or Covering

4484-01	Plastics Mfg.: Molded Products NOC
4484-02	Doll or Doll Parts Mfg. or Assembly
4484-03	Button Mfg. NOC
4493-01	Fabric Coating or Impregnating NOC
4493-02	Leather Mfg. - Imitation
4493-03	Linoleum Mfg.
4493-04	Oil Cloth Mfg.
4511-01	Analytical Chemist - Lab & Outside
4511-02	Assaying - Lab & Outside
4557-01	Ink Mfg. - Printing
4557-02	Candle Mfg.
4557-03	Ink (writing), Mucilage or Paste Mfg.
4557-04	Mucilage Mfg.
4557-05	Paste Mfg.
4557-06	Polish or Dressing Mfg.
4557-07	Grease or Oil Mixing or Blending
4558-01	Paint Mfg.
4558-02	Color Grinding, Blending or Testing
4558-03	Whiting Mfg.
4561	Varnish Mfg. - Oleo-Resinous
4568	Salt, Borax or Potash Producing or Refining & D
4581	Phosphate Works & D
4583	Fertilizer Mfg. & D
4611	Drug, Medicine or Pharmaceutical Preparation
4635-01	Acetylene Gas Mfg. & D
4635-02	Carbonic Acid Gas Mfg. & D
4635-03	Oxygen or Hydrogen Mfg. & D
4653	Glue Mfg. & D
4665	Rendering Works NOC & D
4670-01	Cottonseed Oil Mfg. - Solvent - & D
4670-02	Cottonseed Oil Mfg. - Mechanical - & D
4683-01	Oil Mfg. - Vegetable - NOC
4683-02	Lard Refining
4683-03	Cottonseed Oil Refining
4686	Oil Mfg. - Vegetable - Solvent Extraction Process
4692	Dental Laboratory
4693	Pharmaceutical or Surgical Goods Mfg. NOC
4703-01	Corn Products Mfg.
4703-02	Dextrine Mfg.
4703-03	Starch Mfg.
4717	Butter Substitute Mfg.
4720	Soap or Synthetic Detergent Mfg.
4740-01	Oil Refining - Petroleum - & D
4740-02	Gasoline Recovery & D
4741	Asphalt or Tar Distilling or Refining & D

4751	Synthetic Rubber Mfg.
4770	Explo or Ammo Mfg.: Bag Loading & D
4773	Explo or Ammo Mfg.: High Explosives Mfg. & D
4774	Explo or Ammo Mfg.: Smokeless Powder Mfg. & D
4775-01	Explo or Ammo Mfg.: Shell Case Loading & D
4775-02	Explo or Ammo Mfg.: Cartridge Charging or Loading & D
4776	Explo or Ammo Mfg.: Projectile Loading & D
4777-01	Explosives Distributors & D
4777-02	Blasting Agents - Prep. or Dist. & D
4779-01	Explo or Ammo Mfg.: Fireworks Mfg. & D
4779-02	Explo or Ammo Mfg.: Cap or Detonator Assembly & D
4799	Explo or Ammo Mfg.: Black Powder Mfg. & D
4800-4823	Refer to Chemical & Dyestuff Rating Plan
4803	Chemical & Dyestuff
4815-01	Chemical & Dyestuff Rating Plan
4815-02	Acid Mfg. - Sulfuric, Hydrochloric or Nitric
4819	Agricultural Chemical Mfg.
4823	Chemical Mfg. Non-Hazardous Process
4825-01	Drug, Medicine or Pharmaceutical Preparations Mfg.
4825-02	Essential Oils Mfg. & Distillation
4825-03	Extract Mfg. - Dyewood, Licorice or Tanning
4825-04	Extract Mfg. - Perfumery, Medicinal or Flavoring
4902-01	Fishing Rod & Tackle Mfg.
4902-02	Harness or Saddle Mfg.
4902-03	Sporting Goods Mfg. NOC
4923-01	Photographic Supplies Mfg.
4923-02	Audio or Visual Recording Media Mfg.
4923-03	Recording Tape or Disk Mfg.
Y-5020	Ceiling Installation - Suspended
Y-5022-01	Masonry NOC
Y-5022-02	Plastering or Stucco Work - On Outside of Buildings
Y-5022-03	Waterproofing: Trowel Application - Exterior
Y-5022-04	Wrecking: Masonry Structures - All Operations & S, C
Y-5037-01	Painting - Metal Bridges - & D
Y-5037-02	Painting - Metal Structures - & D
Y-5040-01	Iron or Steel Erection: Frame Structures
Y-5040-02	Iron or Steel Erection: Iron - Exterior
Y-5040-03	Iron or Steel Erection: Metal Bridges
Y-5040-04	Iron or Steel Erection: Towers
Y-5057-01	Iron or Steel Erection NOC
Y-5057-02	Vault Construction or Installation
Y-5057-03	Oil Rig or Derrick Erecting or Dismantling - Metal - & D
Y-5057-04	Wrecking: Iron or Steel Structures - All Operations & S, C
Y-5059	Iron or Steel Erection: Frame Structures Not Over Two Stories

Y-5069-01	Iron or Steel Erection: Dwellings Not Over Two Stories
Y-5069-02	Military Reservation Construction: Iron or Steel Erection
Y-5086	Iron or Steel Erection: Prefab - & D
Y-5102-01	Door, Door Frame or Sash Erection - Metal
Y-5102-02	Iron or Steel Erection: Iron, Brass or Bronze - Decorative
Y-5102-03	Iron or Steel Erection: Iron, Brass or Bronze - Non-Structural - Interior
Y-5102-04	Awning, Tent or Canvas Goods Erection & D
Y-5102-05	Decorating - Interior or Exterior - & D
Y-5146	Furniture or Fixture Installation - Office or Store - NOC
Y-5160	Elevator Erection or Repair
Y-5183-01	Plumbing NOC & D
Y-5183-02	Steam Pipe or Boiler Insulating & D
Y-5183-03	Carrier System - Pneumatic - & D
Y-5188	Automatic Sprinkler Installation & D
Y-5190-01	Electrical Wiring - Within Buildings - & D
Y-5190-02	Cable Installation in Conduits or Subways & D
5191-01	Office Machine or Appliance Installation, Repair NOC
5191-02	Piano Tuning - Away from Shop
5191-03	Computer Device Installation, Inspection, Service or Repair
5192	Vending or Coin Operated Machines Installation, Service or Repair & S, D
Y-5213-01	Concrete Construction NOC
Y-5213-02	Guniting & D
Y-5213-03	Waterproofing: Pressure Apparatus
Y-5213-04	Cleaning or Renovating Outside Surfaces of Buildings & D
Y-5213-05	Wrecking: Concrete Structures - All Operations & S, C
Y-5215-01	Concrete Work Incidental to Construction of Private Residences
Y-5215-02	Military Reservation Construction: Concrete Construction
Y-5221-01	Concrete or Cement Work - Floors, Sidewalks - & D
Y-5221-02	Paving or Repaving - Floors, Sidewalks - & D
Y-5222-01	Concrete Construction - Bridges or Culverts
Y-5222-02	Chimney Construction - Not Metal
Y-5222-03	Smokestack or Chimney Lining - Not Metal
Y-5223	Swimming Pool Construction - not Iron or Steel - All Operations & D
Y-5348-01	Marble or Stone Setting - Interior
Y-5348-02	Tile, Stone, Mosaic or Terrazzo Work - Interior
Y-5402	Hot House Erection - All Operations
Y-5403-01	Carpentry - Commercial NOC
Y-5403-02	Oil Rig or Derrick Erecting or Dismantling - Wood - & D
Y-5403-03	Wrecking: Wooden Structures - All Operations & S, C
Y-5437-01	Carpentry - Installation of Cabinet Work
Y-5437-02	Carpentry - Installation of Finished Wooden Flooring
Y-5443	Lathing & D
Y-5445-01	Wallboard Installation - Within Buildings - & D
Y-5445-02	Sheet Rock Installation - Within Buildings - & D
Y-5462	Glazier - Away from Shop - & D
Y-5472	Asbestos Removal - Pipe & Boilerwork - & D

Y-5473	Asbestos Removal NOC - & D
Y-5474-01	Painting or Paper Hanging NOC & D
Y-5474-02	Waterproofing: Brush Application
Y-5479	Insulation Work NOC & D
Y-5480-01	Plastering NOC & D
Y-5480-02	Waterproofing: Trowel Application - Interior
Y-5491	Paper Hanging & D
Y-5506	Street or Road Construction - Paving or Repaving & D
Y-5507	Street or Road Construction - Sub-Surface Work & D
Y-5508	Street or Road Construction - Rock Excavation & D
Y-5511	Road Construction - Forest Access - All Operations & D
Y-5538-01	Metal Ceiling or Wall Covering Installation & Shop, D
Y-5538-02	Sheet Metal Work - Shop & Outside - NOC - & D
Y-5551	Roofing - All Kinds - & D
Y-5605	Contractor - Executive Owner, Officer or Supt.
5606	Contractor - Executive Supervisor
Y-5645	Carpentry - One or Two Family Dwellings - & Garages
Y-5651-01	Carpentry - Dwellings - Three Stories or Less - & Garages
Y-5651-02	Military Reservation Construction: Carpentry
Y-5703-01	Building Raising or Moving & D
Y-5703-02	Underpinning Buildings or Structures & D
Y-5705	Salvage Operation - No Wrecking or Structural Operations - & D
5951	Serum Mfg. & D
Y-6003-01	Pile Driving & D
Y-6003-02	Wrecking: Piers or Wharfs - All Operations & S, C
Y-6005-01	Dike or Revetment Construction & D
Y-6005-02	Jetty or Breakwater Construction & D
Y-6017	Dam or Lock Construction - Concrete - & D
Y-6018	Dam or Lock Construction - Earth Moving - & D
Y-6045	Levee Construction & D
Y-6204	Drilling NOC & D
Y-6206-01	Oil or Gas Well: Acidizing & D
Y-6206-02	Oil or Gas Well: Cementing & D
Y-6213	Oil or Gas Well: Specialty Tool Operation NOC-by Contractor - & D
Y-6214	Oil or Gas Well: Perforating of Casing - All Operations & D
Y-6216	Oil or Gas Lease Work NOC - by Contractor - & D
Y-6217-01	Excavation NOC & D
Y-6217-02	Grading of Land NOC & D
Y-6217-03	Rock Excavation & D
Y-6217-04	Brush Removal - No Timber Cutting - & D
Y-6229	Irrigation or Drainage System Construction & D
Y-6233	Oil or Gas Pipeline Construction & D
Y-6235-01	Oil or Gas Well: Drilling or Re-Drilling & D
Y-6235-02	Oil or Gas Well: Shooting & D

Y-6236	Oil or Gas Well: Installation or Recovery of Casing & D
Y-6237	Oil or Gas Well: Instrument Logging or Survey Work & D
Y-6251	Tunneling - Not Pneumatic - All Operations
Y-6252-01	Caisson Work - Not Pneumatic - All Operations
Y-6252-02	Coffer-Dam Work - Not Pneumatic - All Operations
Y-6252-03	Shaft Sinking - All Operations
Y-6252-04	Caisson Work - Pneumatic - All Operations
Y-6260	Tunneling - Pneumatic - All Operations
Y-6306	Sewer Construction - All Operations - & D
Y-6319-01	Gas Main or Connection Construction & D
Y-6319-02	Steam Main or Connection Construction & D
Y-6319-03	Water Main or Connection Construction & D
Y-6325	Conduit Construction - For Cables or Wires - & D
Y-6365	Irrigation Pipe Installation - Agricultural - above ground - & D
Y-6400	Fence Erection - Metal - & D
6504-01	Baking Powder Mfg.
6504-02	Coffee Cleaning, Roasting or Grinding
6504-03	Food Sundries Mfg. NOC - No Cereal Milling
6504-04	Nuts - Cleaning or Shelling
6504-05	Spice Mill
6504-06	Yeast Mfg.
6811	Boat Building - Wood - NOC & D - STATE ACT ONLY
6834	Boat Building or Repair & D - STATE ACT ONLY
6836	Marina & D - STATE ACT ONLY
6854	Ship Building - Iron or Steel - NOC & Drivers - STATE ACT ONLY
6882	Ship Repair or Conversion - All Operations & D - STATE ACT ONLY
6884	Ship Scaling - STATE ACT ONLY
7020	Supply Boats
7133	Railroad Operation NOC - All Employees & D
7219-01	Trucking - Trailer Towing & D
7219-02	Trucking NOC - All Employees & D
7219-03	Trucking - Hauling Explo or Ammo - All Employees & D
7222	Trucking - Oil Field Equipment - All Employees & D
7230	Trucking - Parcel or Package Delivery - & D
7231	Trucking - Mail or Package Delivery - All Employees & D
7360-01	Freight Handling NOC - STATE ACT ONLY
7360-02	Refrigerator Car Loading or Unloading - STATE ACT ONLY
7360-03	Freight Handling - Explo or Ammo - Contract - STATE ACT ONLY
7380-01	Drivers, Chauffeurs and Helpers NOC - Commercial
7380-02	Geophysical Exploration NOC & D
7382-01	Bus Co.: All Other Employees & D
7382-02	Limousine Co.: All Other Employees & D
7382-03	Railroad Operation (Street): All Other Employees & D
7382-04	Taxicab Co.: All Other Employees & D

7390	Beer or Ale Dealer - Wholesale - & D
7395	Diving - Marine - All Operations & D STATE ACT ONLY
7403	Aircraft Operation: Air Carrier-Scheduled-All Other Employees & D
7405	Aircraft Operation: Air Carrier - Scheduled - Flying Crew
7418	Aircraft Operation: Patrol - Flying Crew
7419	State Air Search & Rescue
7420-01	Aircraft Operation: Aerial Application, Forest Fire Fighting - Flying Crew
7420-02	Aircraft Operation: Public Exhibition-Stunt, Racing - Flying Crew
7421	Aircraft Operation: Transportation of Personnel - Flying Crew
7422-01	Aircraft Operation: Sales or Service Agency, Taxi, Instruction - Flying Crew
7422-02	Aircraft Operation: NOC - Flying Crew
7422-03	Aircraft Operation: Flight Testing - Flying Crew
7423-01	Aircraft Operation: All Other Employees & D
7423-02	Airport Operator - All Employees & D
7424	State Aircraft Operation NOC - Flying Crew
7425	Aircraft Operation: Helicopter - Flying Crew
7431	Aircraft Operation: Air Carrier - Commuter - Flying Crew
7502-01	Gas Company - Natural Gas - All Operations - & D
7502-02	Gas Company - Gas Works - All Operations - & D
7502-03	Gas Distributing - LPG - & D
7515	Oil or Gas Pipeline Operation & D
7520	Waterworks Operation & D
Y-7538-01	Electric Light or Power Line Construction & D
Y-7538-02	Electric Light or Power Line Construction - REA Project - & D
7539-01	Electric Light or Power Company NOC - All Employees - & D
7539-02	Steam Heating or Power Company - All Employees & D
7540	Electric Light or Power Co-op - REA Project - All Employees - & D
7580	Sewage Disposal Plant Operation & D
7590	Garbage Works - Reduction or Incineration
7600	Telephone or Telegraph Company - All Other Employees & D
Y-7601	Telephone, Telegraph or Fire Alarm Line Construction & D
Y-7605	Burglar & Fire Alarm, Sound System Installation or Repair
7610	Radio or TV Broadcasting Station: All Employees & C, D
7704-01	Firefighters & D
7704-02	Fire Patrol or Protective Corps & D
7704-03	Municipal Firefighters & D
7720-01	Detective or Patrol Agency & D
7720-02	Police Officers & D
7720-04	Municipal Police Officers & D
7721	State Penal or Correctional Institution: All Other Employees & D
7722	State Highway Patrol Officers

Y-7855-01	Railroad Construction: Laying or Relaying of Tracks & D
Y-7855-02	Railroad Construction: Maintenance of Way by Contractor & D
8001	Store: Florist & D
8002	Automobile Rental Co.: All Other Employees Including Counter Personnel & D
8006-01	Store: Coffee, Tea or Spice - Retail - & D
8006-02	Store: Dairy Products - Retail - & D
8006-03	Store: Delicatessen - Retail - & D
8006-04	Store: Frozen or Frosted Food - Retail - & D
8006-05	Store: Fruit or Vegetable - Retail - & D
8006-06	Store: Grocery - Retail - No Fresh Meat - & D
8006-07	Grocery, Tea or Coffee Dealer - Retail - & S, D
8006-08	Household Furnishings or Wearing Apparel Dealer - Retail - & S, D
8006-09	Tea, Coffee or Grocery Dealer - Retail - & S, D
8008-01	Store: Clothing, Wearing Apparel or Dry Goods - Retail
8008-02	Store: Shoe - Retail
8010-01	Store: Hardware - & D
8010-02	Store: Automotive Replacement Parts Distributors & D - Wholesale
8013-01	Diamond Cutting or Polishing
8013-02	Store: Jewelry
8013-03	Precious Stone Setting
8013-04	Optometrist
8017-01	Hat Cleaning
8017-02	Laundry - Self Service
8017-03	Shoe Repair or Shoe Shining
8017-04	Store: Retail - NOC
8017-05	Tailor Shop
8017-06	Valet Shop
8017-07	Auctioneers - Not Livestock Sales Stables
8018-01	Store: Wholesale NOC
8018-02	Store: Fruit or Vegetable - Wholesale
8018-03	Store: Grocery - Wholesale
8021	Store: Meat, Fish or Poultry Dealer - Wholesale
8031-01	Store: Meat, Fish or Poultry - Retail - & D
8031-02	Cold Storage Locker Operation - Frozen Foods - & D
8032-01	Store: Clothing, Wearing Apparel or Dry Goods - Wholesale
8032-02	Store: Shoe - Wholesale
8033-01	Store: Meat, Grocery or Provision (combined) - Retail NOC & D
8033-02	Store: Supermarket & D
8039	Store: Department - Retail
8044	Store: Furniture & D
8046	Store: Automobile Accessories - Retail NOC - & D
8047	Store: Drug Store - Wholesale
8050	Store: Five & Ten Cent

8061	Store: Grocery - Convenience - Retail
8102-01	Bean Sorting or Handling
8102-02	Peanut Handling - Cleaning, Grading or Shelling
8102-03	Seed Merchant
8103-01	Clippings Dealer & D
8103-02	Wiping Cloth Dealer & Laundry Operations, D
8103-03	Wool Merchant - Including Warehouse - & D
8103-04	Cotton Merchant & D
8103-05	Cotton Storage & D
8105	Store: Hide or Leather Dealer
8106	Iron or Steel Merchant & D
8107-01	Contractors' Machinery Dealer - Store or Yard - & D
8107-02	Machinery Dealer NOC - Store or Yard - & D
8107-03	Oil or Gas Well Supplies or Equipment Dealer - Store or Yard - & D
8111	Plumbers' Supplies Dealer & D
8116	Farm Machinery Dealer - All Operations, Demonstration - & D
8203-01	Ice Dealer & D
8203-02	Ice Harvesting & D
8204-01	Building Material Yard - Used - & L/M, D
8204-02	Oil or Gas Well Equipment Dealer - Used - & L/M, D
8209	Vegetable Packing - Not Canneries - & Buyers, D
8215	Hay, Grain or Feed Dealer & L/M, D
Y-8227-01	Concrete Ready-Mix for Construction: Yard Employees
Y-8227-02	Contractors' Permanent Yard
Y-8227-03	Logging Truck Maintenance & Repair
8232-01	Building Material Dealer - New - & L/M, D
8232-02	Concrete Ready-Mix Dealer: Yard Employees & D
8232-03	Fuel & Material Dealer - New - & L/M, D
8232-04	Lumber Yard - New - & L/M, D
8233	Coal Merchant & L/M, D
8235	Sash, Door or Assembled Millwork Dealer & D
8263	Junk Dealer & D
8264-01	Bottle Dealer - Used - & D
8264-02	Paper Stock or Rag Dealer - Used - & D
8264-03	Rubber Stock Dealer - Used - & D
8264-04	Beverage Bottle or Can Recycling & D
8265	Iron or Steel Scrap Dealer & D
** 8275	Horse Racing - Group
** 8276	Horse Racing - Licensed Owner or Owner/Trainer
* 8279-01	Stable or Breeding Farm & D
8279-02	Riding Academy or Club & D
8279-03	Club - Riding - & D
8279-05	Dog Show: Kennel Workers & D
8279-06	Horse Show: Stable Workers & D
8279-07	Livery or Boarding Stable & D
8279-08	Race Track Operation: Horse or Dog - All Other Employees & D

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8280	Outfitters and Guides - Hunting - & D
8288-01	Cattle Dealer - Not Operating Farm or Ranch - & S, D
8288-02	Livestock Dealer & S, D
8288-03	Livestock Sales Co. & S, D
8288-04	Sales Stable & S, D
8288-05	Stockyard - No Butchering - & S, D
8291	Storage Warehouse - Cold
8292-01	Storage Warehouse - General Mdse. - NOC
8292-02	Warehousing - General Mdse. NOC
8293-01	Furniture Moving & Storage & D
8293-02	Storage Warehouse - Furniture - & D
8304	Grain Elevator Operation & L/M, D
8350-01	Gasoline or Oil Dealer & D
8350-02	Gas Dealer - LPG - & S, D
8380-01	Automobile or Truck Service Station & D
8380-02	Gasoline Station - Retail - & D NOC
8380-03	Rubber Tire Dealer - Retail - & D
8380-04	Storage Battery Service Station & D
8380-05	Automobile or Truck Car Wash & D
8380-06	Automobile/Truck Sales or Service Agency: All Other Employees & D
8380-07	Boat Sales or Service Agency: All Other Employees & D
8380-08	Automobile or Truck Repair Shop & Parts Department Employees & D
8380-09	Mobile Home & RV Sales or Service Agency: All Other Employees & D
8381	Gasoline Station - Retail - Self Service
8385-01	Automobile Rental Co.: Garage Employees
8385-02	Bus Co.: Garage Employees
8385-03	Limousine Co.: Garage Employees
8385-04	Railroad Operation (Street): Yard Employees
8385-05	Taxicab Co.: Garage Employees
8392	Automobile Storage Garage or Parking Station & D
8393	Automobile Body Repair - Metal - & Upholstering & Painting
8500	Metal Scrap Dealer & D
8601-01	Engineer or Architect - Consulting - & D
8601-02	Surveyor - Land - & D
8601-03	Oil or Gas Geologist or Scout & D
8606	Geophysical Exploration - Seismic Method - & D
8719-01	Field Bonded Warehousing - All Employees & C - STATE ACT ONLY
8719-02	Inspectors, Samplers or Weighers of Mdse - STATE ACT ONLY
8719-03	Weighers, Inspectors of Mdse - Warehouses - STATE ACT ONLY
8720-01	Inspection of Risks for Insurance Purposes NOC
8720-03	Race Track Operation - Horse or Dog - Officials
8720-04	Boiler Inspection
8720-05	Elevator Inspection
8720-06	Marine Appraiser or Surveyor

8742-01	Claim Adjustors or Special Agents - Insurance Company - Office and Outside
8742-02	Real Estate or Insurance Agency - Outside Employees & Collectors
8742-03	Salespersons, Collectors or Messengers - Outside
8742-04	Attorney Firm - Office and Outside
8742-05	Accounting Firm - Office and Outside
8742-06	Clerical Employees - Office and Outside
8743	Municipal Professional or Administrative Employees
8744-01	State Professional or Administrative Employees NOC
8744-02	State Asylum or Hospital Professional or Administrative Employees
8744-03	State Penal or Correctional Institution - Professional or Administrative Employees
8745	News Agent or Distributor of Magazines & S, D
8748-01	Automobile or Truck Salespersons
8748-02	Boat Salespersons
8748-03	Mobile Home & RV Salespersons
8755	Labor Union - All Employees
8800-01	Letter Service Shop & C
8800-02	Mailing or Addressing Company & C
8803-01	Auditor, Accountant or Factory Cost or Office Systematizer - Traveling
8803-02	Auditor - Insurance Company - Traveling
8803-03	Computer System Designers or Programmers: Traveling
8810-01	Clerical Office Employees NOC
8810-02	Public Library or Museum: Professional Employees & C
8810-03	Computer System Designers or Programmers: Exclusively Office
8811	State Clerical Office Employees
8829	Convalescent or Nursing Home - All Employees
8830	Municipal Convalescent or Nursing Home - All Employees
8831	Hospital - Veterinary - & D
8832-01	Dentist: Office or Clinic Professional Employees
8832-02	Physician: Office or Clinic Professional Employees
8833-01	Asylum: Professional Employees
8833-02	Hospital: Professional Employees
8834	State Asylum or Hospital: All Other Employees & D
8835-01	Nursing - Home Health, Public and Traveling - All Employees
8835-02	Homemaker Service
* 8836	Deleted
8837-01	Charitable or Welfare Organization - All Operations & D
8837-02	Welfare or Charitable Organization - All Operations & D
* 8838	Deleted
* 8843	Municipal Hospital: Professional Employees
8868-01	College or School: Professional Employees & C
8868-02	Religious Organization: Professional Employees & C
8869	State College or School: Professional Employees & C
8901	Telephone or Telegraph Company: Office or Exchange Employees & C
9014-01	Buildings - Operation by Contractor
9014-02	Exterminator & D
9014-03	Waterproofing: Subterranean Work Only

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9015-01	Bath House - Beach
9015-02	Buildings - NOC - Operation by Owner or Lessee
9015-03	Camp Operation - Recreational or Educational - & C
9015-04	Household or Domestic Employees NOC
9016-01	Amusement Park or Exhibition Operation & D
9016-02	Dog Show Operation & D
9016-03	Horse Show Operation & D
9016-04	Skating Rink - Ice or Roller - & D
9016-05	Race Track Operation: Auto or Motorcycle - All Employees & D
9019	Bridge or Vehicular Tunnel Operation & D
9040-01	Asylum: All Other Employees & D
9040-02	Hospital: All Other Employees & D
* 9041	Deleted
* 9042	Municipal Hospital: All Other Employees & D
9052-01	Hotel, Motel, Motor Court - All Employees & S, D
9052-02	Dude Ranch - Not Cattle Ranch - & S, D
9052-03	Commissary Work: All Other Employees & S, D
9060	Club - Country, Golf or Yacht - & C
9061	Club NOC & C
9063-01	YMCA & YWCA Institution - All Employees & C
9063-02	Health Spa or Steam Bath NOC & C
9063-03	Exercise or Health Institute & C
9079-01	Bar, Lounge or Tavern
9079-02	Caterer
9079-03	Restaurant
9079-04	Commissary Work: Restaurant Employees
9079-05	Household or Domestic Employees - Farm
9079-06	Dance Hall
9088	Fireworks Exhibition & D
9089	Billiard Hall - No Bowling Lanes
9093	Bowling Lane
9100	College or School: Apprenticeship Trainees
9101-01	Religious Organization: All Other Employees & D
9101-02	College or School: All Other Employees & D
9101-03	Public Library or Museum: All Other Employees & D
9102-01	Park NOC - All Employees & D
9102-02	Lawn Maintenance - Commercial or Domestic - & D
9103	State College or School: All Other Employees & D
9104	State Vo-Tech Students
9154-01	Theater NOC: All Other Employees
9154-02	Theater - Drive In - All Employees
9156	Theater NOC: Players, Entertainers or Musicians
9178	Athletic Team or Park: Non-Contact Sports
9179	Athletic Team or Park: Contact Sports

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9180-01	Amusement Device Operation NOC - Not Traveling - & D
9180-02	Club - Shooting - & D
9180-03	Shooting Gallery & D
9180-04	Fishing Guides & D
9182	Athletic Team or Park: Operation & D
9186	Carnival, Circus or Amusement Device Operator - Traveling - & D
9220	Cemetery Operation & D
9402-01	Sewer Cleaning & D
9402-02	Street Cleaning & D
9403	Garbage, Ashes or Refuse Collection & D
9404	Garbage or Refuse Collection - Exclusive Mechanical Operation & D
9410	Municipal Adm. or Non-Professional Employees
9411	State Highway Dept. Adm. or Non-Professional Employees
9412	State Adm. or Non-Professional Employees NOC
9420	Municipal - All Other Employees & D
9421	State Highway Dept. - All Other Employees & D
9422	State - All Other Employees NOC & D
9424	Municipal Relief Workers
9425	State Relief Workers
* 9427	Community Service Workers
9501-01	Painting - Shop Only - & D
9501-02	Sign Painting or Lettering - Inside Buildings - & Shop, D
9505-01	Automobile Painting
9505-02	Painting - Automobile or Carriage Bodies
9516-01	Radio, Television, Video and Audio Equipment Installation, Service or Repair & D
9516-02	Television, Radio, Video and Audio Equipment Installation, Service or Repair & D
9516-03	Video, Television, Radio and Audio Equipment Installation, Service or Repair & D
9516-04	Automobile: Radio, Television, Video and Audio Equipment Installation, Service or Repair & D
9519	Household Appliances - Electrical - Service, Repair & D
9521-01	House Furnishings Installation NOC & D
9521-02	Carpet Installation
9522-01	Automobile Upholstering
9522-02	Furniture Upholstering
9522-03	Upholstering
9522-04	Coffin or Casket Upholstering & Burial Garment Mfg.
Y-9529-01	Concrete Distributing Towers Installation, Repair & D
Y-9529-02	Hod Hoist or Const. Elevator Installation & D
Y-9529-03	Scaffolds or Sidewalk Bridges - Installation, Repair & D
Y-9534-01	Bell Installation - Tower - & D
Y-9534-02	Mobile Crane or Hoist - All Operations - & D
Y-9545	Bill Posting & D
Y-9549-01	Advertising Company & D
Y-9549-02	Sign Painting or Lettering - Outside - & Shop, D

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9552-01	Sign Mfg., Erection, Repair or Maintenance - & Shop, D
9552-02	Monument Dealers & D
9586	Barber Shop or Beauty Parlor
9600	Taxidermist
9610	Motion Picture Production & D
9620-01	Crematory Operation & D
9620-02	Funeral Director & D
* 9900	Deleted
* 9901	Deleted
9984	Atomic Energy: Project Work
9985	Atomic Energy: Radiation Exposure NOC

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LEGEND

Ammo	Ammunition
Adm	Administrative
Asbly	Assembly
C	Clerical
D	Drivers
Dist	Distribution
Explo	Explosives
L/M	Local Managers
Mdse	Merchandise
Mfg	Manufacturing
NOC	Not Otherwise Classified
Prep	Preparation
R/S	Route Supervisors
S	Salespersons
Y	Divisible Classification Code